DOCUMENT RESUME

ED 307 838 HE 022 196

TITLE	A Self-Instructional Course in Student Financial Aid Administration. Module 16: Forms and Publications. Second Edition.
INSTITUTION	Office of Student Financial Assistance (ED), Washington, DC.; Washington Consulting Group, Inc., Washington, DC.
PUB DATE	20 Aug 88
NOTE	78p.; For related documents, see HE 022 181-198.
PUB TYPE	Guides - Non-Classroom Use (055) -- Tests/Evaluation Instruments (160)
EDRS PRICE	MF01/PC04 Plus Postage.
DESCRIPTORS	Administrator Responsibility; Administrator Role; Educational Finance; *Federal Aid; Federal Government; Federal Programs; Higher Education; *Program Administration; Programed Instructional Materials; *Publications; Publicity; *Recordkeeping; Records (Forms); *Student Financial Aid; *Student Financial Aid Officers
IDENTIFIERS	Department of Education; Higher Education Act Title IV

ABSTRACT

Module 16 (in a 17-module self-instructional course on student financial aid administration for novice financial aid administrators and other institutional personnel) discusses forms and publications that should be developed and used by the financial aid office. The full course is an introduction to the management of federal financial aid programs authorized by the Higher Education Act Title IV. This module discusses how to recognize key items that are easily identifiable on a student financial aid record, describe standard forms designed and used by a financial aid office, identify recordkeeping requirements specified by the regulations, and know sources from which forms and publications are developed. Three sections are as follows: (1) forms developed by the institution (key items, standard forms, recordkeeping requirements, resources/guidelines for developing forms, and sample forms); (2) developing a policies and procedures manual (overview of the manual, policies and procedures developed by the financial aid office, other institutional policies and procedures--federal standards, and general office information and procedures); and (3) publishing student consumer information (required information and developing the publication). A pre-test, post-test, glossary, and acronyms are included. Four appendices are: sample institutional forms; outline of a policies and procedures manual; sample excerpt from a policies and procedures manual; and sample questions and answers from a student consumer publication. Contains four references. (SM)

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A Self-Instructional Course in Student Financial Aid Administration

An Introduction and Guide to the Administration of Federal Title IV Student Financial Aid Programs

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HE 022196

A Self-Instructional Course in Student Financial Aid Administration

United States Department of Education
Office of Student Financial Assistance

Forms & Publications

16

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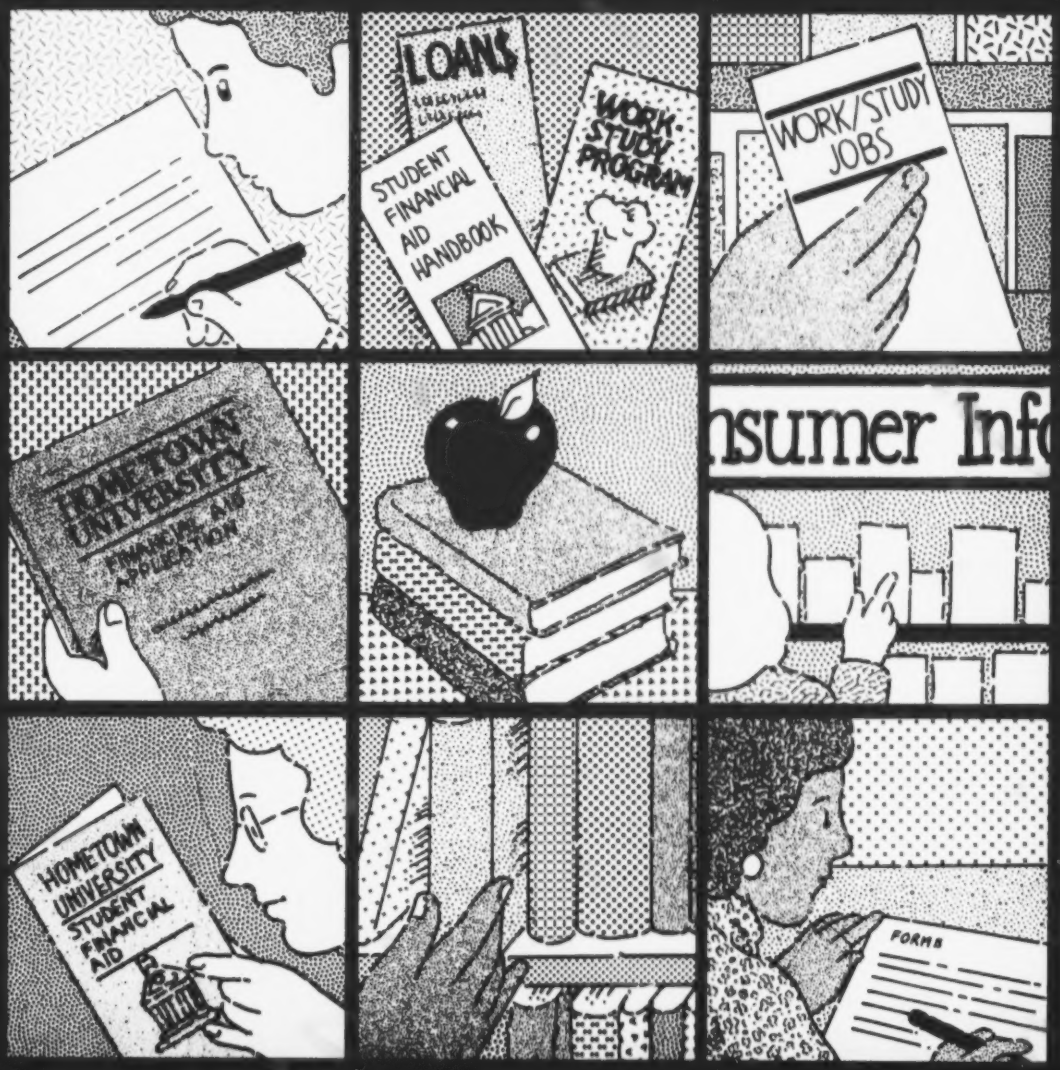

A
Self-Instructional
Course
in Student
Financial Aid
Administration

United States
Department of
Education
Office of
Student Financial
Assistance

This publication is one component of *A Self-Instructional Course in Student Financial Aid Administration*. This Second Edition of the course consists of the following modules:

1. Student Financial Aid Administration: Course Study Guide and Introduction to the Field
2. Federal Student Financial Aid: History and Current Sources
3. The Legislative and Regulatory Processes
4. Roles and Responsibilities of the Financial Aid Office
5. Title IV Institutional and Program Eligibility
6. General Student Eligibility
7. Calculating Cost of Attendance
8. Need Analysis
9. Award Packaging
10. The Pell Grant Program
11. The Stafford Loan, SLS, and PLUS Programs
12. Campus-Based Programs: SEOG, CWS, and Perkins Loan
13. Verification
14. Authorization, Fiscal Operations, and Reporting
15. Internal Aid Office Management and Institutional Quality Control
16. Forms and Publications
17. Evaluation of Student Aid Management: Self-Evaluation, Audit, and Program Review

The course includes a Support Booklet with the complete course glossary, acronyms, key resources, bibliography, and index, as well as addresses of publishers mentioned in the course. The Support Booklet also offers guidelines for further study.

UNITED STATES DEPARTMENT OF EDUCATION

WASHINGTON, D.C. 20202

October 1988

Dear Colleague:

We are pleased to present the Second Edition of A Self-Instructional Course in Student Financial Aid Administration. This updated version of the course originally published in 1986 incorporates provisions of the Higher Education Amendments of 1986, with 1987 Technical Amendments and subsequent amendments.

The purpose of the course remains the same. It is designed to provide neophyte financial aid administrators (those with two years or less experience in student aid) and other institutional personnel with a systematic introduction to management of federal financial aid programs authorized by Title IV of the Higher Education Act. Students of the course will gain a fundamental understanding of the roles and responsibilities of participating institutions and of student aid administrators. On completion of the course, they will be prepared to expand this knowledge with the use of training and reference materials, on-site training opportunities, and contacts with other members of the profession.

The materials were revised under a contract with the Washington Consulting Group. The text was reviewed for technical accuracy by many staff members of the Office of Student Financial Assistance (OSFA). Special acknowledgement is due to both project staff and OSFA specialists for accomplishing very wide-ranging modifications of the text during a period when much legislative and regulatory activity affecting student aid was in progress.

Your comments and suggestions regarding any aspect of the materials are welcome. OSFA is particularly interested in learning 1) the level of experience and job responsibilities of personnel at your institution using the modules; 2) the purposes for which they are being used (for example, self-study, training new staff, reference); and 3) whether you feel that this publication is among those that OSFA should continue to update and disseminate annually. You may send your comments to the Training Branch, OSFA/ED, 400 Maryland Avenue S.W., Washington, D.C. 20202.

Sincerely,

Dewey L. Newman
Deputy Assistant Secretary for
Student Financial Assistance

Daniel R. Lau
Director, Student Financial
Assistance Programs

Enclosure

The following non-OSFA participants contributed to the development of this Second Edition of the course:

David Wyatt, Project Director
Washington Consulting Group
Washington, D.C.

Suzanne Thompson, Financial Aid Specialist
Washington Consulting Group
Washington, D.C.

Sarah Pratt Nesbitt, Financial Aid Specialist
Washington Consulting Group
Washington, D.C.

Carl Emerick
Montgomery College
Rockville, MD

Vicki Baker
George Washington University
Washington, D.C.

Mary Kahn, Corporate Officer in Charge
Washington Consulting Group
Washington, D.C.

☆ U.S. GOVERNMENT PRINTING OFFICE : 1988 O - 222-546 (Book #1)

MODULE 16

FORMS AND PUBLICATIONS

The technical information in this module is based on laws, regulations, policies, and procedures in effect as of:

August 20, 1988

This is one component of *A Self-Instructional Course in Student Financial Aid Administration*. This Second Edition of the course has been prepared by The Washington Consulting Group, Inc., under a contract with the U.S. Department of Education.

The course consists of 17 modules and a support booklet. It provides an introduction and guide to the administration of student financial aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. The titles of the modules are listed on the inside front cover of this publication.

Institutions may freely reproduce the course for their own use. For more information on the course, contact one of the Department of Education offices listed on the inside back cover of this publication.

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MODULE 16

FORMS AND PUBLICATIONS

❑ LEARNING OBJECTIVES

After completing this module, you will be familiar with forms and publications that should be developed and used by the financial aid office. In particular, you will be able to:

- ✧ recognize key items that should be easily identifiable on a student financial aid record;
- ✧ describe standard forms designed and used by financial aid offices;
- ✧ identify recordkeeping requirements that are specified by the regulations;
- ✧ recognize policies and procedures that are included in a financial aid office manual;
- ✧ recognize policies and procedures that are required to be in writing at the institution, but might not be included in the financial aid office manual;
- ✧ describe consumer information that must be published by the institution for use by current and prospective students; and
- ✧ identify several sources from which forms and publications may be developed.

❑ INTRODUCTION

Development of forms and publications is an ongoing responsibility of the student financial aid office. The aid office prepares a variety of administrative forms to gather data and to serve as documentation in student files. The aid office also develops a manual of financial aid policies and office procedures to serve as a guide for quality control and a resource for training and reference within the aid office. Additionally, each institution must publish consumer information for current and prospective students. The consumer publication often combines financial aid, general student services, and academic program information. Although the writing, editing, and design of the publication may be coordinated by a publications office, the financial aid office is responsible for ensuring the accuracy and completeness of financial aid information.

The General Provisions and individual Title IV program regulations specify which information must be published as policies and procedures and what is to be addressed in consumer publications. The regulations also specify how records must be kept and the length of time for their retention. These are critical requirements--all financial aid administrators must be familiar with them. We have summarized the requirements in this module.

The forms and publications developed in financial aid offices may vary significantly from one institution to another because they are adapted to the specific needs of each student aid

office. Samples from other institutions, the Department of Education, or professional associations can assist you in the design of your own forms. Therefore, we have reproduced a number of typical examples of forms in this module.

PRE-TEST

1. If an institution advertises job placement rates as a means of attracting students to enroll in the institution, the institution must: (circle all that apply)

   a. find the student a job in the field in which he or she received training
   b. substantiate the claims it makes with regard to placement by reporting recent employment statistics for its graduates
   c. before admission, test an applicant with an industry-approved test to determine the student's ability to benefit from the training offered by the educational program

2. Policies and procedures of the financial aid office are the only ones which, by regulation, must be kept in writing. True or False?

3. In designing new forms for an award year, on which form(s) would you consider including the Statement of Educational Purpose? (circle all that apply)

   a. the institutional application for financial aid
   b. the refund calculation form
   c. the award letter
   d. the satisfactory academic progress certification

4. Which item(s), if updated in the policies and procedures guide, must be updated in student consumer publications? (circle all that apply)

   a. a new limit on the amount the aid office will award in SEOG funds to first year students
   b. a change in the priorities for return of Title IV funds to program accounts as defined in the institution's refund distribution policy
   c. a change in issuing CWS payroll checks from once every week to once every two weeks
   d. a change in the deadline for submission of aid applications
   e. an increase in tuition

5. Campus-based program records, other than Perkins Loan records and records pertaining to unresolved audit questions, must be kept for:

   a. 5 years from the student's last date of attendance
   b. 5 years from the student's graduation date
   c. 5 years from the submission of the Fiscal Operations Report (FISAP)
   d. 5 years from the date of signature on a form or transaction

6. Generally, if the Title IV regulations give your institution a choice of possible administrative procedures, what is the best way to document the policy or procedure that administrators at your institution will follow?

   a. in a memorandum to your institution's president or chief executive officer
   b. in a memorandum to the Department of Education
   c. in every student aid file where the student was affected by the policy
   d. in your policies and procedures manual

7. Perkins Loan promissory note records must be kept for 5 years after the loan is fully paid, canceled, or assigned to the Department of Education for collection. True or False?

8. Which of the following must be included in exit counseling for Stafford Loan and Perkins Loan borrowers? (circle all that apply)

   a. planning for management of the debt
   b. a sample repayment schedule
   c. an explanation of options for repayment of the loan
   d. information on the average indebtedness of students at the institution
   e. a record of all Title IV assistance received by the student

9. If an auditor or program reviewer wanted you to show that you have established standards for measuring satisfactory academic progress, you would: (circle all that apply)

   a. show the reviewer a standard worksheet or computer program which uniformly calculates the progress made by a student
   b. show the reviewer your institution's general pass/fail grade standards in your school catalog
   c. show the reviewer the appropriate section in your policies and procedures manual

10. An institution that uses automated systems in financial aid administration:

   a. must keep all original hardcopy documents
   b. may keep electronic back-up records on disks or tapes instead of keeping the original documents
   c. may keep either all original hardcopy documents or original Perkins Loan promissory notes and all other records on microfilm
   d. is not required to keep back-up records if the data processing system takes sufficient measures to protect against the loss of records

ANSWERS

1. b. (16.10)*
2. False. (16.8)
3. a. and c. (16.2)
4. All items are correct. (16.10)
5. c. (16.3)
6. d. (16.6 - 16.8)
7. True. (16.3)
8. a., b., c., and d. (16.10)
9. a. and c. (16.6, 16.7)
10. c. (16.3.)

*For quick access to information on this question, see this section.

Questions: 10 Your Score: _____ Percentage: _____

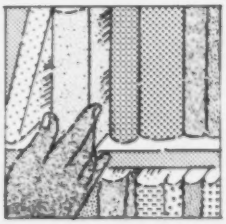
FORMS DEVELOPED BY THE INSTITUTION

Documentation is essential to the administration of financial aid, as has been stressed in previous modules. Documentation is the keeping of written records showing actions taken and decisions made, the information and reasoning on which the actions were based, and their outcomes. Although federal regulations specify much of what must be in writing, they do not specify the format that must be used. However, financial aid administrators generally agree on the use of standard forms to meet federal requirements and to assist in the overall administration of the programs. In this module, we will discuss a variety of forms that are commonly developed by student aid offices.

This module discusses the documentation developed by the financial aid office and several other offices at the institution. However, documentation of Title IV fiscal activity is not addressed in this module.

For introductory information on fiscal recordkeeping, refer to Module 14.

For a detailed discussion of fiscal recordkeeping, refer to the *Payment Management System Users Manual* and the *Automated Clearing House/ Electronic Fund Transfer (ACH/EFT) Instructions Handbook*, December, 1986.



16.1 KEY ITEMS

Forms will differ greatly in layout depending on their purposes. Also, forms with the same purpose may vary widely from one institution to another. Despite these differences, there are several key items that should be easily identifiable on all financial aid forms and records. These key items include the following:

- *The student's name and Social Security number or institutional ID number:* Both should be included to ensure that a student record is unique--there may be two James Johnsons, but only one with a given ID number, commonly the Social Security number.

The student's Social Security number, or other unique identification number, must be recorded on the document containing the student's signed Statement of Educational Purpose.

- *The award year:* Most information is eventually retrieved, reported, and reviewed by award year (the period from July 1 of one year through June 30 of the following year). Printed forms should be updated annually to show the current award year, or a space should be left open and filled in each year. This becomes an important aid in keeping the student's file in order and is essential to establishing the "clear audit trail" discussed in Module 14. At schools participating in the Title IV campus-based and Stafford Loan programs, a student's need analysis report, packaging record, and award letter will be examined by auditors and program reviewers. A comparison of documents will be made

to test for overawards, examining whether the student's need for a given award year was properly considered in packaging. (In addition to printing the award year on all forms, some institutions color code them for easy recognition.)

- *Dates and signatures:* Most forms will require dates and the signature of either the financial aid administrator, the student, or both.

16.2 STANDARD FORMS

Standard Forms described in this section:

- institutional application for financial aid
- administrative action record
- student contact record (including record of exit interview)
- tracking worksheet or checklist for applicant materials and requests for materials
- verification worksheets and checklists
- satisfactory academic progress report
- award record and fund management sheets
- packaging worksheet or record
- award notification letter
- student master record of aid received
- Financial Aid Transcript (FAT)
- data entry form or input document
- request for disbursement, adjustment, or refund
- refund calculation record form

"Forms" may be paper or may be automated record formats.

This section lists and describes forms developed by the institution. Documentation required for audit and program review purposes, such as certification statements, is commonly included on many of the forms described below. Other forms record information that is not necessarily required by regulation but is considered useful in the general administration of Title IV programs. We will indicate whether each form listed includes required documentation or is considered optional, and we will describe key items that generally appear on each form.

Institutional Application for Financial Aid (Optional)

This form collects much of the same information reported on an application which is sent to a processor (except for financial information). Also included are spaces to collect data on previous schools attended, degrees held, and other educational benefits for which the student is eligible. The institutional application may also include a Statement of Educational Purpose and Statement of Selective Service Registration Status.

Institutions often receive this application before a student completes other application forms such as federal, state, CSS, ACT, and loan application forms. The information obtained on this form may be useful in counseling the student on completion of other applications, in screening for certain eligibility requirements, and in detecting the need for a financial aid transcript.

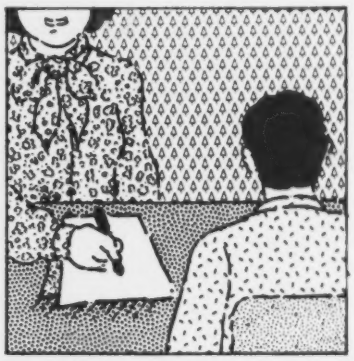
Administrative Action Record (Optional)

This form provides a "history" for the student's file. It is used to record all actions which affect the student's receipt of aid. Actions which would be explained and

recorded on the form include revisions to the aid package, confirmation of loss of eligibility, and disbursement adjustments that result from correction of an error, change in enrollment status, a new Pell Grant Student Aid Index, *etc.* Auditors and program review staff find a central record of this kind in the student's file very helpful for tracing administrative actions and understanding the reasons for the actions.

For a detailed discussion of the administrative requirements for the CWS and Perkins Loan programs, and sample forms for these programs, refer to Module 12.

Student Contact Record (Required for Certain Perkins and Stafford Loan Counseling Actions, Optional for Other Title IV Programs)



This form records counseling dates, a brief description of the interview, and the signature of the interviewer. It may be adapted to record the information given to Stafford and Perkins Loan borrowers to satisfy the exit interview requirements--general information on the average indebtedness of students, anticipated monthly repayments, and a review of the options available for repayment.

Tracking Worksheet or Checklist for Applicant Materials and Request for Materials (Optional)

A typical tracking sheet lists all materials required of an individual applicant such as a Pell Grant Student Aid Report (SAR) or corrected (reprocessed) SAR, need analysis document, Financial Aid Transcript (FAT), and verification documents. Law requires the determination of a Stafford Loan or SLS applicant's eligibility for a Pell Grant prior to certification of a loan application. The law also requires that an SLS applicant receive a determination of eligibility for a Stafford Loan before an SLS application is certified. This "eligible" or "ineligible" status must be recorded. While a manual checklist is often used to record data, some institutions keep a similar list in a data processing system. A form letter requesting materials from the applicant is usually developed together with the tracking sheet. This provides a convenient method of requesting missing or additional materials from applicants.

Verification Worksheets and Checklists (Includes Required Documentation)

Verification worksheets have been developed by the Department of Education and several need analysis servicers. However, an institution may develop its own

For a more detailed discussion of verification, refer to Module 13.

forms to record the same information. Verification worksheets include required information to be submitted by the student, the source documents needed, and space for the date and appropriate signatures. The federal worksheets for dependent and independent students are reproduced in the Appendix of Module 13. Institutional forms may be developed from these federal models.

In addition to the worksheet described above, the institution may develop a form to serve as a basic checklist of items to be verified such as the one shown in Appendix A of this module. This type of form is not intended as a means of obtaining applicant information or signatures. It is used in the aid office to assist in tracking the verification process for each selected student.

Satisfactory Academic Progress Report (Includes Required Documentation)

This report shows the academic status of the student. It must demonstrate measurable progress toward achieving the student's educational objective if the student is to remain eligible for Title IV aid. Federal regulations provide the basis from which an institution's satisfactory academic progress policy must be developed.

An institution must review the academic progress of a student at the end of each academic year or its equivalent. For a discussion of satisfactory academic progress and other elements of student eligibility, refer to Module 6, General Student Eligibility.

Award Record and Fund Management Sheets (Optional)

By award record, we mean a roster of students showing the individual amounts awarded to each student and an indication of the acceptance or rejection of awards by a certain date. Note that these are not fiscal records and do not represent actual expenditures of federal funds. They are planning worksheets. For effective fund management, such worksheets would be updated regularly as awarded funds are accepted or rejected. By totaling the amounts accepted for each program by a certain date, the aid administrator can project the use of individual program funds.

This totaling of funds can be done on a second form, a fund management sheet. This form gives the amount budgeted for awards; the total amounts awarded and accepted or declined; the total amounts pending acceptance; and the balance. Although these reports are not required by federal regulations, they are necessary for effective control of campus-based authorizations, and can be generated by computer or completed manually.

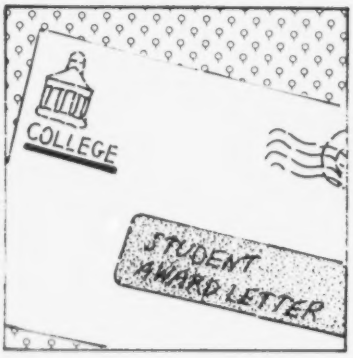
Packaging Worksheet or Record (Includes Required Documentation to Show Need and How it was Met for Students with Campus-Based and Stafford Awards)

This form shows the student's cost of attendance, expected family contribution, financial need, and all aid awarded to meet need. It must be signed and dated by a financial aid administrator. Award revisions should be dated to show the sequence in which they are made. Documentation is also required for adjustments made to the cost of attendance or expected family contribution–a packaging record can be used to show these revisions.

For a discussion of award packaging and notification, refer to Module 9, Award Packaging.

Award Notification Letter (With Required Documentation for Recipients of Pell Grants or Campus-Based Aid)

Campus-based regulations require that students be notified of all financial aid awarded to them by the institution. The Pell Grant regulations specify that a student must be informed of the amount of his or her Pell Grant award, how that amount will be paid, and, if the student will receive a disbursement by check, when it will be paid.



These requirements are usually met by award letters which are sent to students and returned to the financial aid office. Award letters generally list all awards and include a place for the student to accept or decline awards. If a student returns an award letter with "accept" indicated next to the CWS award, the aid administrator can include that student among the aid applicants to receive employment information and a job application. In many cases, the accept/decline indicator will also be placed next to other awards, telling the aid administrator whether the student intends to accept other financial assistance and pursue loan options offered in the award letter. Award letters often include the Statement of Educational Purpose, and can be designed to indicate tentative, final, or revised award status.

If an applicant is not eligible for financial assistance, or is eligible for limited assistance, he or she must be informed. Sample award and rejection letters are included in Appendix A.

Student Master Record of Aid Received (Includes Required Documentation)

The regulations specify that an institution must keep a record of each student's receipt of financial aid. This

record is used to complete a Financial Aid Transcript for the student, should one be required by another institution, and is examined during audits and program reviews. It will readily show the number of years a student has received a Pell Grant and a student's loan history, both of which are necessary when determining whether the student has remaining eligibility for these programs. Institutions must develop a method of recording this information each award year so that the cumulative history of a student's aid is available.

Financial Aid Transcript or FAT
(Includes Required Documentation)

A standard financial aid transcript form, developed by the National Association of Student Financial Aid Administrators, was reproduced in Module 6. If a school does not use this standard form, it must develop one. The FAT must include a section for the student or aid administrator to request completion of the form and space for recording the financial aid received by the student. Space for additional information about the student and an item requesting the signature of the financial aid administrator is also needed. The aid administrator will complete the FAT for former students who are applying for Title IV aid at other schools. Aid administrators may also send blank forms to schools that applicants have previously attended; for this purpose, the form can include directions requesting completion and return of the form.

Your office will complete a financial aid transcript for a student who previously attended your school and who now wishes to receive Title IV aid at another school. You may also send the form to other schools that an applicant has previously attended, requesting completion and return of the form.

Data Entry Form or Input Document (Optional)

Of course, original documents can be used as the source of data for entry into a computer. Entries are often made directly from documents such as the SAR, institutional application, and need analysis report. However, some schools find it helpful to develop separate documents which organize and consolidate essential information about the applicant (dependency status, EFC, *etc.*) This input document may have space for chronological entries of award payments, adjustments and recoveries authorized by the financial aid office, dates of entry, and the initials of the person making each entry.

Request for Disbursement, Adjustment, or Refund
(Includes Required Documentation)

When a grant or loan payment is approved, the financial aid office must transmit a disbursement authorization to the business office. (CWS payments are not included here because the CWS payroll voucher acts as a request for disbursement.) Similar requests will be made by the aid office for adjustments and refunds of Title IV funds. This may be done by computer, in which case data entered from the input document described above or another computer record will notify the business office to credit or debit the student's account or issue the student a check. Institutions using manual systems will need to develop a report or memorandum to document these requests.

Authorizations from the financial aid office for disbursement, adjustment, or refund should clearly identify the following items:

- award year
- payment period
- student's name
- student's Social Security number or identification number
- name of Title IV program
- amount to be disbursed, adjusted, or refunded.

For further information about disbursement procedures and other interactions with the business office, refer to Module 14, Authorization, Fiscal Operations, and Reporting.

It is also helpful to include the student's enrollment status on disbursement records.

Adjustment records must allow for a description of the reason for the adjustment. As was emphasized in previous modules, adjustments of the EFC or cost of attendance, based on a student's special circumstances and the exercise of professional judgment, must be made on a case-by-case basis and clearly documented. These records should always be dated and signed by the financial aid administrator.

Refund Calculation Record Form
(Includes Required Documentation)

This record shows the calculation of a student's refund, the distribution of the refund to Title IV programs, and

Refund calculation is discussed in Module 16, Internal Aid Office Management and Institutional Quality Control.

the date and signature of the person performing the calculation.

16.3 RECORDKEEPING REQUIREMENTS

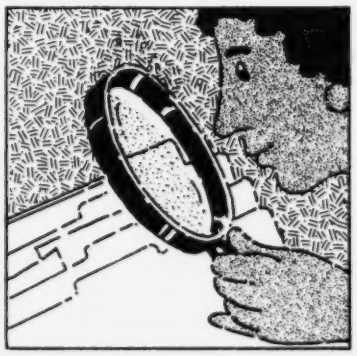
Although many institutions use data processing systems extensively, computerized recordkeeping alone is not sufficient. An institution must keep either backup records on microfilm or the original hardcopy (source) documents. Original, signed Perkins Loan promissory notes must always be kept in a locked fireproof container; it is recommended that signed repayment schedules be kept in the same manner.

Records involved in any claim or expenditure questioned by a federal audit or program review must be kept until all questions have been resolved. With this exception, institutions must keep records according to the following rules:

- Campus-based records for an award year must be kept for 5 years after submission of the Fiscal Operations Report and Application to Participate (FISAP) for that year.

The FISAP which reports campus-based expenditures for the 1988-89 award year will be filed by institutions in fall 1989. Campus-based records for the 1988-89 award year must be kept for 5 years after the fall 1989 filing date--until fall 1994.

- Pell Grant records must be kept for 5 years after the end of the award year.
- SLS/PLUS records must be kept for 5 years after the end of the loan period.
- Stafford Loan records must be kept for 5 years following the date the student graduates, withdraws, or fails to enroll on at least a half-time basis for the loan period for which the Stafford Loan was received.
- Perkins Loan records must be kept for 5 years from the date the loan was assigned, cancelled, or repaid in full.
- Federal audit reports and program review findings and resolutions must be kept until all issues have been resolved, even if this extends beyond the standard retention period.



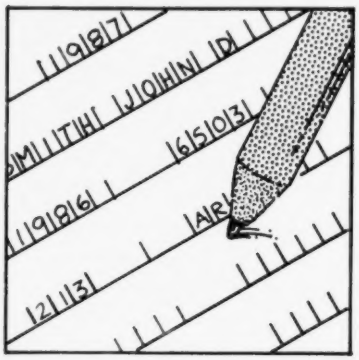
16.4 RESOURCES AND GUIDELINES FOR DEVELOPING FORMS

If you are developing a new form, you will find it helpful to gather sample forms. Since most institutions willingly share their forms with other institutions, you should write directly to several schools requesting copies of their financial aid publications and forms. In addition, regional and national associations are good sources of sample forms. It is often helpful to contact an institution with academic programs and financial aid program participation similar to yours. Review the forms used by other institutions and combine their ideas with your own. Keep in mind that you will need ready identification of certain key elements on each form.

In most cases it is advisable to test the draft of a new form before reproducing many copies of it. Testing the form should show you ways to improve it before it is printed in large quantities.

Remember that too many forms and too much paperwork may cause your office to lose control rather than gain it! Coordinate your forms to prevent unnecessary duplication of information.

16.5 SAMPLE FORMS

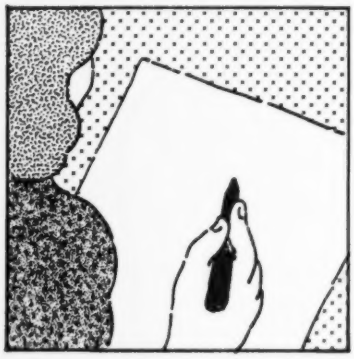


The forms reproduced in Appendix A are representative of those which might be developed by a financial aid office. These samples may serve as models for you to use--together with other sample forms and a detailed knowledge of student financial aid policies, procedures, and regulations--in developing forms for your institution. (Please note that the items on the forms are not intended to provide sufficient guidance or instruction in required procedures such as those for the determination of awards, satisfactory academic progress, or refunds.)

Several of the example forms in Appendix A are in worksheet format for easy review of the tasks for which they were designed--refund calculation, packaging, and determination of satisfactory progress. With these forms, an auditor or program reviewer would be able to see how a determination or calculation had been made. Appendix A includes samples of the following:

- Institutional Application for Financial Aid
- Administrative Action Record
- Student Contact Record
- Tracking Worksheet
- Request for Materials
- Verification Checklists
- Satisfactory Academic Progress Report
- Award Record/Fund Management Sheets
- Packaging Worksheet
- Award Letter
- Rejection Letter
- Student Master Record
- Data Entry Form (Input Document)
- Memorandum–Request for Disbursement
- Refund Calculation Record Form (No Cash Disbursed to the Student)
- Refund Calculation Record Form (Cash Disbursed to the Student)

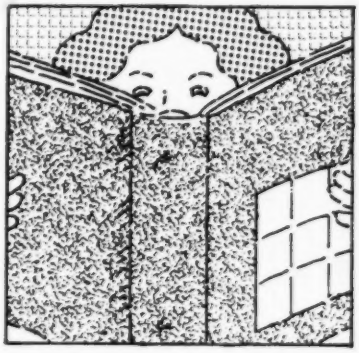
See Appendix A for samples of these forms, worksheets, and reports.



DEVELOPING A POLICIES AND PROCEDURES MANUAL

Federal regulations require institutions to keep a written record of the policies and procedures used in the administration of student financial aid. Audits and program reviews will examine the institution's compliance with federal regulations and will check for orderly, established administrative practices. In general, the most effective way to codify policies and procedures is by the development of a manual or guide which can be used on a day-to-day basis in the office. The manual should be comprehensive enough to allow a new administrator to continue the financial aid process as it had been previously administered.

A policy and procedures guide can thus serve essential functions. First, it can help establish and maintain good administrative practices. Second, it can meet the regulatory requirements for written statements of specific policies and procedures.



The regulations do not require the creation of such a manual--other written records would be acceptable. In this section, however, we will assume that your institution has developed or wants to create a policies and procedures manual. In discussing the development of a policies and procedures manual, we will indicate the items that regulations require to be documented, since these should be included in your manual.

16.6 OVERVIEW OF THE MANUAL

A complete and current manual will:

- standardize procedures, for consistency--an important step in quality control;
- be consulted as a reference manual whenever questions arise;
- serve as a training resource; and
- document the institution's establishment of policies that are required by federal regulations.

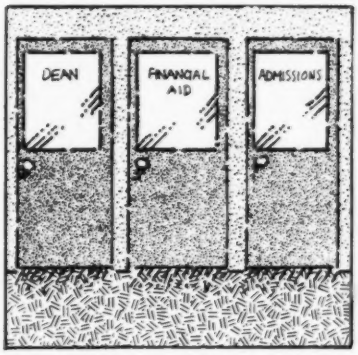
Many aid administrators agree that a policies and procedures manual serves as an important quality control mechanism in aid office operations. An office that uses the manual as a standard for reference and training will maintain consistency in procedures and the interpretation of policy. In an office with several staff members, the policy manual reduces variations in individual decision-making by providing clear guidance for each worker. Procedural consistency reduces error and promotes the fair and equitable treatment of student aid applicants.

Although the manual will document certain policies and practices that, by regulation, must be specified in writing, others that are a part of normal office operations should also be included. For instance, the institution's policy for measuring satisfactory academic progress must be documented and would be included in the manual. The institutions's application processing steps are not required by regulation to be in writing; however, the steps are generally described in the manual.

The manual includes all policies and procedures which are required by Title IV regulations. In addition, it usually includes general operating procedures used by the financial aid office such as those for application processing.

The following section will discuss many of the specific topics to be included in the manual. First, however, we will look at some of the general areas to be considered in its development.

The manual should include descriptions of the interactions among institutional offices--the financial aid office, business office, registrar's office, admissions office, data processing office, veterans affairs office, counseling center, loan office, and all other offices involved in establishing student eligibility or delivering student aid. Flow charts and organization charts showing these interactions can be useful. If the institution contracts for the financial aid services of an outside agency or consultant, the responsibilities of each party and the procedures for sharing information should be addressed. The institution remains responsible for a consultant's or agency's compliance with Title IV regulations.



Standard forms should also be included in the manual. They can be inserted in plastic casings for easy removal and duplication. Forms represented in the manual would include the institutional aid application, checklists or tracking sheets, calculation worksheets, interview records, verification documents, the award letter, and standard correspondence formats.

The policies and procedures manual should be updated regularly and kept current. Each page, section, or form

should be dated to show the date it became effective. As new regulations and other changes go into effect, the manual should be updated. (At a minimum, an annual review and update of the manual should be performed.) A sample outline of a policies and procedures manual is reproduced in Appendix B.

A sample outline for a policies and procedures manual is reproduced in Appendix B.

In the sections below, we will examine major categories of information that should be included in a policies and procedures manual. Further information and assistance is available in the NASFAA publication *Updated Version: A Guide to the Development of a Manual of Institutional Financial Aid Policies and Procedures*. The *Guide* provides helpful hints and a complete outline of topics to be included in a comprehensive manual.

16.7 POLICIES AND PROCEDURES DEVELOPED BY THE FINANCIAL AID OFFICE

All major policies and procedures established by the financial aid office should be included in the office manual. For each of the main topics below, the comments and questions should help you consider what information should be included in your institution's policies and procedures manual.

Verification Policies

The institution must develop written policies for the selection of students for verification. These policies must be in accordance with the provisions of the Title IV verification regulations. Will the institution verify only the minimum 30% of selected Title IV applicants required to be verified, or a larger percentage? Will the institution select applicants for verification in addition to those already chosen by ED? (Some institutions establish a policy of requiring all applicants to complete the verification process.)

If the institution selects applicants, how does it select them, and which data items must be verified? What does the institution accept as documentation for the items it has chosen? What is the time period within which a student must submit documentation, and what are the consequences of failure to meet the requirement? How will the student be notified of verification requirements and results? What procedures must be followed to correct

Verification procedures are discussed in Module 13. Also, see final regulations in 34 CFR 668 and 690.

information? Answers to these questions should be included in the policies and procedures manual.

Satisfactory Academic Progress Policy

The criteria used to measure a student's satisfactory academic progress must be defined in writing. This would include the requirement itself, the frequency and timing of the evaluation (at least once a year), consequences of failure to meet the standard, appeal procedures, and standards for consideration of extenuating circumstances. Standard forms such as worksheets and letters of notification should be inserted as samples.

Standards for measuring satisfactory academic progress are in 34 CFR 668.7. See also 34 CFR 668.14, and Chapter 2 of the *Federal Student Financial Aid Handbook*.

Policy for Obtaining the Statement of Registration Status

The regulations allow institutions to decide whether all aid applicants must sign a Statement of Selective Service Registration Status or only those who are male and within the required age range. Also, the institution may decide to require the statement once each award year, or may obtain a single statement. Obtaining a single statement would be sufficient for a student who was 18 or older; however, for one who was under 18, a new statement will be required each year until he reaches 18.

Selective Service Registration procedures and options appeared in final regulations in the *Federal Register*, June 28, 1985, 34 CFR 668.

Definitions of Payment Periods and Frequency of Payment Within a Payment Period

How has the institution defined its payment periods? Does the program have two payment periods per academic year or more than two? How many payments will be made within a payment period?

For regulations governing payments, see 34 CFR 690.76, 690.78.

Development of Costs of Attendance

The policies and procedures manual should include the costs of attendance used to determine awards for Title IV applicants. This includes the costs of attendance for the Pell Grant program and the costs of attendance used to determine campus-based awards and eligibility for Stafford, SLS, and PLUS loans. The manual should include the cost of attendance for each group that is classified separately (in-state residents, out-of-state residents, students living on-campus or renting off-campus housing, single students, married students, etc.). It should also contain the supporting data for each component of the cost of attendance (tuition, fees, room, board, *etc.*).

For a discussion of costs of attendance, refer to Module 7, Calculating Cost of Attendance. Cost of attendance legislation is found in Sections 411F and 472 of the Higher Education Act.

Institutional criteria for professional judgment adjustments to a student's cost of attendance should be described in the manual.

Packaging Policies and Criteria for Selecting Campus-Based Aid Recipients

What are the packaging policies used to award financial aid to eligible students? How do you implement the exceptional need provisions for awarding SEOG and Perkins funds? Do you give priority to certain applicants by date of application, by enrollment status, or by year in school? Module 9, Award Packaging, discussed the factors to be considered in awarding student financial aid. These must be recorded in the policies and procedures manual and should be accompanied by sample checklists, packaging worksheets, and other forms used in the awarding process.

For information on factors in the awarding of student financial aid, refer to Module 9, Award Packaging.

Procedures for Recalculation and Adjustment of the EFC

The institution should state its procedures for recalculation of the EFC, including the circumstances under which a required recalculation of the EFC will be performed by the institution itself. The manual should state the institution's policies for the application of professional judgment in adjusting the EFC or cost of attendance to take into account a student's special circumstances.

Interim Disbursements

The manual should include a section which outlines the institution's policy on interim disbursements of financial aid. For instance, if a student has been selected for verification, the law allows for an interim disbursement before the verification process has been completed. Institutions have the option of making one disbursement of any combination of Title IV program awards for the applicant's first payment period. However, the institution is financially liable for any overpayment resulting from such a disbursement.

In general, interim disbursements are optional and may result in financial liability. Each institution needs to weigh the options and make a decision on whether to make interim disbursements and the circumstances in which they will be made. The established policies should be clearly stated in the manual.

Appeal Procedures

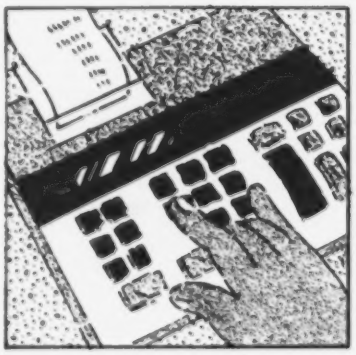
A listing of appeal procedures should be included in the manual. Procedures must be developed for appeals made with regard to award packages and extenuating circumstances affecting satisfactory academic progress.

College Work-Study Program and Related Programs

The manual should include a complete description of the CWS program including information on outside employers, job descriptions and qualifications for each job, wage rates, and the frequency of payment. Does the institution or employer match federal funds by paying the minimum percentage required, or does it make a larger contribution? Is the institutional share of wages paid to the student by check or as credit for tuition, fees, books, or supplies? If the institution has a Job Location and Development program and/or Community Service Learning program, similar information on these should be included in the policies and procedures manual.

Policy on Recalculation of a Pell Grant When Enrollment Status Changes

An institution may decide to recalculate a student's Pell Grant award for a payment period if the student changes enrollment status after attending classes. Is this the policy at your institution? If so, up to what point in the payment period will the award be recalculated?



For information on refunds to Title IV programs, refer to Module 15, Internal Aid Office Management and Institutional Quality Control.

Refund Policies and Procedures

Your institution must have a fair and equitable refund policy for all students who withdraw during a payment period. The institutionally defined refund period must be clearly stated. In addition, you must develop a refund allocation policy to return Title IV funds to program accounts from which awards have been made. The manual may serve to document the two policies and should give clear, step-by-step procedures for calculation of the amounts to be refunded.

The manual should include the refund calculation formulas, allocation policy, and dates by which transactions should be completed. It should also specify the procedures for determining whether a student who has withdrawn or been expelled has received a cash payment, and the procedures for notifying the student,

business office, lender, or any other party involved in the refund process. Sample forms should be included, such as calculation worksheets, letters of notification, and withdrawal forms.

Written Agreements Between Two or More Eligible Institutions

Two or more institutions may reach an agreement which allows students to cross-register or take courses at more than one institution. In such cases, an agreement is also made between the financial aid offices. One institution assumes responsibility for determining and making payments to an individual student and monitoring student eligibility. Enrollment status is determined by combining the courses taken at each institution during the payment period.

For further information on agreements among institutions, see 34 CFR 690.9 and 690.11.

Outside Contractors or Servicers

If the institution contracts for services to be performed outside the institution, it remains responsible for the compliance of servicers with Title IV regulations. The policies and procedures manual should define the responsibilities of both the institution and the contractor, and should outline the procedures for transmitting information between the institution, the contractor, and student applicants.

16.8 OTHER INSTITUTIONAL POLICIES AND PROCEDURES--FEDERAL STANDARDS

The policies and procedures listed below are addressed by Title IV financial aid regulations although they are established and implemented by other offices within the institution, rather than the financial aid office. Examples include admissions and withdrawal policies. Such policies could be included in the manual developed by the aid office, and must in any case be available for review in written form.

Definition of an Academic Year

The institution's definition of an academic year must be stated in writing; consistent for all programs; and available for auditors and program reviewers. Institutions that

For the definition of an academic year, see 34 CFR 668.2 General definitions.

do not use terms must define an academic year as at least 900 clock hours, 24 semester or trimester hours, or 36 quarter hours.

The Standard for Determining Full-Time and Part-Time Enrollment Status

How does the institution define full-time, 3/4-time, and 1/2-time status? A written policy that meets federal standards must be established.

Ability to Benefit

Institutions may admit students who do not have a high school diploma or the recognized equivalent but who are beyond the age of compulsory school attendance in the state in which the school is located and who can show the ability to benefit from the program. If such a policy exists at your institution, the determination of students' ability to benefit may be made by an office other than the financial aid office. However, procedures for determining the ability to benefit are of concern to auditors and program reviewers. The policy and procedures for making a determination of ability to benefit must be consistent with federal requirements, must be in writing, and must be available for review in the same manner as financial aid policies and procedures. Because federal regulations specify measures that must be taken after a student is admitted on the basis of ability to benefit from the program, these subsequent actions must also be documented.

Leave of Absence

The Stafford Loan regulations set specific conditions that must be met with regard to student borrowers who take a leave of absence--they must make a written request; there may be no additional charges to the student; and there are limits to the amount of time allowed. Does the leave of absence described by the regulations fit the institution's provision for leaves of absence? Although the institution's policy for granting a leave of absence is not determined by the aid office, it will be examined by auditors and program reviewers if such leaves are taken by Stafford Loan recipients.

Regulations regarding Stafford loan recipients who take a leave of absence are included in 34 CFR 682.605.

Remedial Courses

If applicable, the institution's method of determining the number of credit or clock hours to be attributed to noncredit

Regulations on attributing credit or clock hours to a noncredit or reduced credit remedial course are included in 34 CFR 668.20.

or reduced-credit remedial courses should also be included. For a method used to determine the enrollment status of Title IV recipients, documentation must be available to show that the credit value assigned to these courses satisfies the requirements of the Title IV regulations. The procedure for monitoring the one-year limit on payment to a student for such courses should also be described.

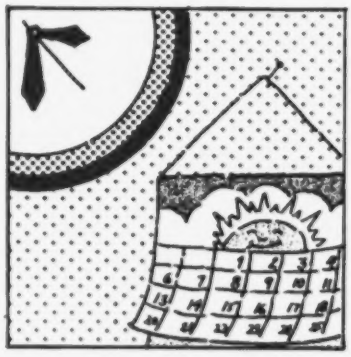
Drug Abuse Program

Institutions are required to develop a drug abuse prevention program. The program must be available to any officer, employee, or student at the institution. Specifics of the institution's compliance with this requirement should be documented.

16.9 GENERAL OFFICE INFORMATION AND PROCEDURES

Module 15 gave you an overview of the management of the financial aid office. All major management functions should be included in the policies and procedures manual, including office organization, responsibilities, and work flow. Some of the general office information and procedures that would be included in a comprehensive manual are the following:

General office information and procedures that should be included in a comprehensive policies and procedures manual...



- an organizational chart of the financial aid office
- the financial aid office calendar
- job descriptions and responsibilities
- reporting functions, including identification of the aid administrators responsible for preparing each aid office report, and a list of reports that should be received from other institutional offices
- the processing cycle for aid applications prior to awarding, including deadlines and procedures for tracking completion of the student's file
- The standard for determining full-time and part-time enrollment status

- the steps for determining eligibility prior to awarding
- the awarding process, including notification of awards or ineligibility for awards, and the return of signed acceptances
- the steps for confirming eligibility prior to initial payment
- all processes involved in administration of the College Work-Study program
- all processes related to handling Stafford and SLS loan checks and refunds to lenders
- all Perkins Loan processes, including application processing, interviews, and collection of loans
- the process for monitoring continued student eligibility
- counseling guidelines and requirements, including requirements for exit counseling

PUBLISHING STUDENT CONSUMER INFORMATION

Another major responsibility of the financial aid office is the development and distribution of student consumer information. Although the regulations specify minimum requirements, many institutions combine the mandatory student consumer information with other material in composing their student publications. While some schools will publish separate financial aid booklets or brochures, others will include the required information in student handbooks or even in the school catalogue. Generally, the financial aid office must work with other offices to design, write, and distribute student consumer information.

16.10 REQUIRED INFORMATION

The purpose of publishing consumer information is to inform students about the academic programs offered by the school, to describe the sources of student financial assistance, to give instructions and deadlines for financial aid applications, and to inform students of their rights and responsibilities as Title IV aid recipients. This information must be available to all students enrolled at the institution and to prospective students who request admissions information.

By law, institutions are required to make specific types of published information available. The requirements include descriptions of the following:

- all available student financial aid programs; the requirements for each Title IV program; and, for Stafford Loan borrowers, the availability of state grant assistance for both in-state and out-of-state borrowers;
- financial aid application procedures and forms;
- the costs of attendance used in awarding Title IV financial aid, including tuition, fees, *etc.*;

- the methods used to determine which students will receive awards from the various programs (the need analysis system and selection and packaging policies);

- the timing and methods by which aid is disbursed or credited to the student's account;

- all requirements and conditions for employment under the College Work-Study (CWS) program;

- the rights and responsibilities of financial aid recipients, including the institution's refund policy;

- the terms of any loan made to a student, a sample loan repayment schedule, and a statement that loans must be repaid;

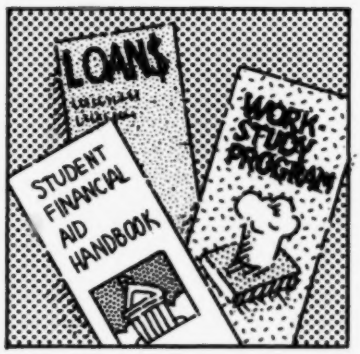
- the standards for continuing student eligibility for aid under each program (in particular, the institution's policy for measuring satisfactory academic progress and the procedures students must follow to regain eligibility after failing to meet the specified standard);

- the institution's refund policies, including its policy for returning refunds to the Title IV programs; and

- pertinent academic characteristics of the institution, including:
  - the educational programs offered by the school;
  - information regarding the institution's faculty and instructors;
  - the classroom, laboratory, and other facilities;
  - the organizations which have licensed, approved, or accredited the school;
  - the steps a student may take to review documents certifying that the school is licensed, approved, or accredited;
  - the facilities and services available for handicapped students;
  - the offices from which students can obtain financial aid information, and how and where these offices may be contacted; and
  - where a student may obtain information regarding the institution's drug prevention program, which, by federal regulation, must be accessible to any officer, employee, or student at the institution.

The law requires schools that advertise job placement rates as a means of attracting students to publish information substantiating the truthfulness of their claims. This could include recent statistics such as the percentage of former students who found work in fields related to their course of study. If the information is not available from institutional sources, the school might use data from regional or national studies. Such information must be available to a prospective student before or at the time the student applies for admission to the program.

Special consumer counseling is required for a Stafford or Perkins Loan borrower before the student completes the course of study or at the time the student withdraws or leaves school. This "exit counseling" must include:



- general information on the average indebtedness of students at the institution;
- a repayment schedule projecting average monthly repayments at the student's interest rate;
- a review of options for repayment (loan consolidation, refinancing, etc.); and
- planning the management of the debt to help the student think ahead to the time when he or she will be balancing loan repayments with other financial obligations.

This counseling may be in the form of a verbal discussion with an individual borrower or group of borrowers, or the required information may be disseminated in written form. If the borrower has left the institution without the benefit of this counseling, the information should be sent to the student at his or her last known address.

When the institution makes changes that affect required items of consumer information, updated information must be published and made available to all current and prospective students.

16.11 DEVELOPING THE PUBLICATION

In developing consumer publications, you may find it helpful to gather publications from other schools. Review them for content, design, and style of presenta-

tion. In many institutions, the publications office may do the actual writing and layout to maintain a consistent style among institutional publications. However, your office will provide the content of the Title IV consumer information text and must verify the accuracy and completeness of the financial aid information.

SUMMARY

Federal regulations do not specify the format for the documentation required in the administration of Title IV student financial aid programs. However, financial aid administrators have generally agreed on standard forms of documentation: financial aid forms, an office manual, and publications for students.

Forms used by the financial aid office will differ from institution to institution but will be designed to serve the same administrative requirements. Designs will be tailored to fit the needs of the individual school. Examples of forms which are commonly developed by schools include the institutional application for aid, the award letter, the student master record of aid received, and College Work-Study and Perkins Loan forms. Other forms which are widely used, and which are commonly regarded as effective aids, include tracking sheets, input documents for data processing, and counseling records.

In addition to the forms used by the aid office, a manual should be developed to record administrative policies and procedures. This manual satisfies the regulatory requirements for keeping specific policies and procedures in writing, and should include descriptions of the administrative practices of the aid office. When used as a reference guide, the manual helps to ensure accuracy and procedural consistency. The policy and procedures manual should be updated on at least an annual basis.

Finally, regulations require that students be informed of the policies and procedures that affect their receipt of financial aid. As consumers, they must also be provided with specific information about the school. Institutional publications must be developed in consultation with the financial aid office to guarantee that the necessary information is given to students. A student aid handbook often provides the required information and a wide range of other information as well. Institutions which do not publish a separate financial aid handbook may include the required consumer information in their general catalogue.

POST-TEST

1. An institution that uses automated systems in financial aid administration:

   a. may keep electronic back-up records on disks or tapes instead of keeping the original documents
   b. is not required to keep back-up records if the data processing system takes sufficient measures to protect against the loss of records
   c. must keep all original hardcopy documents
   d. may keep either all original hardcopy documents or original Perkins Loan promissory notes and all other records on microfilm

2. Perkins Loan promissory note records must be kept for 5 years after the loan is fully paid, canceled, or assigned to the Department of Education for collection. True or False?

3. Campus-based program records, other than Perkins Loan records and records pertaining to unresolved audit questions, must be kept for:

   a. 5 years from the date of signature on a form or transaction
   b. 5 years from the submission of the Fiscal Operations Report (FISAP)
   c. 5 years from the student's graduation date
   d. 5 years from the student's last date of attendance

4. If an institution advertises job placement rates as a means of attracting students to enroll in the institution, the institution must: (circle all that apply)

   a. substantiate the claims it makes with regard to placement by reporting recent employment statistics for its graduates
   b. before admission, test an applicant with an industry-approved test to determine the student's ability to benefit from the training offered by the educational program
   c. find the student a job in the field in which he or she received training

5. In designing new forms for an award year, on which form(s) would you consider including the Statement of Educational Purpose? (circle all that apply)

   a. the satisfactory academic progress certification
   b. the award letter
   c. the institutional application for financial aid
   d. the refund calculation form

6. Which of the following must be included in exit counseling for Stafford Loan and Perkins Loan borrowers? (circle all that apply)

   a. a sample repayment schedule
   b. a record of all Title IV assistance received by the student
   c. an explanation of options for repayment of the loan
   d. planning for management of the debt
   e. information on the average indebtedness of students at the institution

7. Which item(s), if updated in the policies and procedures guide, must be updated in student consumer publications? (circle all that apply)

   a. a change in issuing CWS payroll checks from once every week to once every two weeks
   b. an increase in tuition
   c. a new limit on the amount the aid office will award in SEOG funds to first year students
   d. a change in the deadline for submission of aid applications
   e. a change in the priorities for return of Title IV funds to program accounts as defined in the institution's refund distribution policy

8. If an auditor or program reviewer wanted you to show that you have established standards for measuring satisfactory academic progress, you would: (circle all that apply)

   a. show the reviewer the appropriate section in your policies and procedures manual
   b. show the reviewer your institution's general pass/fail grade standards in your school catalog
   c. show the reviewer a standard worksheet or computer program which uniformly calculates the progress made by a student

9. Generally, if the Title IV regulations give your institution a choice of possible administrative procedures, what is the best way to document the policy or procedure that administrators at your institution will follow?

   a. in a memorandum to the Department of Education
   b. in your policies and procedures manual
   c. in every student aid file where the student was affected by the policy
   d. in a memorandum to your institution's president or chief executive officer

10. Policies and procedures of the financial aid office are the only ones which, by regulation, must be kept in writing. True or False?

ANSWERS

1. d. If an institution uses an automated financial aid system, it must: 1) keep all original hardcopy documents, or 2) as a minimum, keep original promissory notes, with all other records on microfilm. (For more information, see Section 16.3.)

2. True. Perkins Loan promissory note records must be kept for 5 years after the loan is fully paid, canceled, or assigned to the Department of Education for collection. (16.3)

3. b. Campus-based program records other than Perkins Loan records and those pertaining to unresolved audit questions must be kept for 5 years from the date of submission of the Fiscal Operations Report for that year. (16.3)

4. a. If an institution advertises job placement rates as a means of attracting students to enroll, the institution must substantiate the claims it makes with regard to placement by reporting recent employment statistics of its graduates. (16.10)

5. b. and c. The award letter and institutional application for financial aid are two documents that commonly include the Statement of Educational Purpose. The statement must be signed by all recipients of Title IV financial aid. Because signatures are required on the award letter and the application for aid, it is convenient to ask the students to sign the statement at the same time. The statement also appears in the "Student's Use" box in Part 1 of the Pell Grant SAR. (16.2)

6. a., c., d., and e. Exit counseling must include a sample repayment schedule, repayment options, debt management planning, and information on the average indebtedness of students at the institution. (16.10)

7. All items are correct. Changes in disbursement procedures, costs of attendance, eligibility, awarding practices, and refund policies must be published for student review. These issues directly affect the student's receipt of financial aid. Changes in general office procedures would not require publication as consumer information, but would be included in an updated policies and procedures manual. (16.10)

8. a. and c. A major function of standard forms, automated systems, and the policies and procedures manual is to document the establishment of required policies. (16.6, 16.7)

9. b. The best place to document a choice between alternative policies or procedures is the manual. It becomes a resource for training and reference and provides a clear and consistent record of administrative practices. (16.6 - 16.8)

10. False. Regulations also require the institution to keep written documentation of other policies and procedures. The policy of admitting students who do not have a high school diploma and the procedure for determining their ability to benefit are generally not determined by the financial aid office, but Title IV regulations require that the institution establish a written policy that is consistent with federal requirements. (16.8)

Questions: 10 Your Score: _____ Percentage: _____

GLOSSARY

acceptable documentation	When referring to verification, or when decisions are made regarding student data, acceptable documentation means written documents which substantiate the information reported on a student aid application, such as the U.S. income tax return, and signed statements from the applicant and the applicant's family. Federal regulations list documents which are acceptable proof of the accuracy of applicant data.
audit trail	A *clear audit trail* is the maintenance of required documentation to support each transaction for the receipt and expenditure of federal funds.
documentation	Written statements explaining the logic and/or the steps followed which resulted in a specific action taken, given the particular set of circumstances. (See **acceptable documentation**.)
Financial Aid Transcript (FAT)	A form used by educational institutions to collect data about Title IV and other financial aid received by a student at other educational institutions.
promissory note	The legal document the borrower signs when obtaining a loan. It lists the conditions under which the loan is made and the terms under which the borrower agrees to pay back the loan.
refund	A refund by an institution means the amount paid for *institutional* charges for a payment period *minus* the amount retained by the institution for the portion of the payment period that the student was actually enrolled at the institution.
refund policy	The policy which determines the conditions under which a student is entitled to a refund of payments.
satisfactory academic progress	Regulations require that a student be making satisfactory academic progress to receive Title IV aid. Satisfactory academic progress is a term used to describe a satisfactory rate of course completion. To monitor academic progress, institutions must develop policies which satisfy federal requirements set forth in the General Provisions Regulations of December 1, 1987. The Higher Education Amendments of 1986 prescribe additional specific standards of satisfactory progress that must be met by students who have not received Title IV assistance prior to the 1987-88 award year. The institution must evaluate each student's satisfactory academic progress according to its policies and procedures and document the results of the review.
Statement of Educational Purpose	The student must sign this statement in order to receive federal student aid. By signing, the student agrees to use the Title IV

student aid solely for education expenses. The 1988-89 SAR contains such a statement. The student must sign the statement on the SAR or a similar statement prepared by the student's school, and the statement included on a Stafford or SLS loan application.

verification Technical and administrative procedures for detecting and resolving inaccuracies in the data that a student has given when applying for federal financial aid. ED publishes a *Verification Guide* each year setting forth guidelines and procedures.

ACRONYMS

CWS College Work-Study program, the campus-based Title IV employment program.

FISAP The Fiscal Operations Report and Application to Participate in the Perkins Loan, SEOG, and CWS programs.

NDSL National Direct Student Loan program. This campus-based Title IV loan program was renamed the Perkins Loan program in the Higher Education Amendments of 1986.

SEOG Supplemental Educational Opportunity Grant program. The campus-based Title IV grant program.

KEY RESOURCES

1. U.S. Department of Education, Office of the Comptroller, Financial Management Service, *Payment Management System Users Manual*, Washington, D.C., FMS/ED, 1985.

2. U.S. Department of Education, Office of Student Financial Assistance, *Current Title IV Regulations*, Washington, D.C., OSFA/ED, 1988.

3. National Association of Student Financial Aid Administrators, *Updated Version: A Guide to the Development of a Manual of Institutional Financial Aid Policies and Procedures*, Special Report Number 11, Washington, D.C., NASFAA, 1985.

4. National Association of Trade and Technical Schools, *Financial Aid Tool Kit*, Washington, D.C., NATTS, 1988.

   This financial aid guide includes sections specifically devoted to student consumer information and includes sample forms. Sections of the *Tool Kit* are periodically updated.

The references listed above can be obtained by contacting the publishing organization. For U.S. Department of Education addresses, see the inside back cover or the Support Booklet. For all other addresses, see the Support Booklet.

APPENDIX A

SAMPLE INSTITUTIONAL FORMS

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54 Refund Calculation Form (No Cash Disbursed to the Student)

56 Refund Calculation Form (Cash Disbursed to the Student)

APPLICATION FOR STUDENT FINANCIAL AID

1988-89 ACADEMIC YEAR (July 1, 1988 to June 30, 1989)

USE THIS FORM TO APPLY FOR:
- SUMMER JOB ON WORK-STUDY PROGRAM FOR SUMMER 1988
- FALL QUARTER 1988 • WINTER QUARTER 1989 • SPRING QUARTER 1989

INSTRUCTIONS: To complete this form, please typewrite or print clearly using a ball point pen. For Pell Grant and other types of federal financial aid, you must also complete the 1988-89 Application for Federal Student Aid form.

☛ SECTION 1 - PERSONAL DATA

Last Name | First Name | Middle Initial | Social Security Number

Date of Birth | Place of Birth | ❑ Male ❑ Female | ❑ Unmarried ❑ Separated ❑ Married ❑ Single, Widowed, or Divorced

CURRENT MAILING ADDRESS | Number & Street | Apt. Number | City | State | Zip Code

Current Home Tel Number (__) __ - ___ Work Tel Number (__) __ - ___ Permanent Tel Number (__) __ - ___

PERMANENT MAILING ADDRESS | Number & Street | Apt. Number | City | State | Zip Code

Where will you be living while attending college? ❑ On Campus ❑ Parent's Home ❑ Other (specify) _____

Of which state are you a legal resident? _____ Are you a veteran of the U.S. Armed Forces? ❑ Yes ❑ No

CITIZENSHIP ❑ U.S. Citizen ❑ Other (Indicate type of visa: _____)
❑ Permanent Resident (Copy of both sides of Alien Registration Card or I-94 must be attached)

☛ SECTION 2 - ACADEMIC INFORMATION

HIGH SCHOOL _____ Location _____
Year of graduation _____ High school G.P.A. _____

Do you hold a college degree? ❑ Yes ❑ No Type of degree ❑ Associate ❑ Bachelor ❑ Graduate
Date of graduation _____ Major _____

PROGRAM OF STUDY ❑ B.S. ❑ A.A ❑ Freshman ❑ Sophomore ❑ Junior ❑ Senior ❑ 5th/6th Year Undergraduate
❑ Non-Degree Candidate/Continuing Education ❑ Graduate ❑ Master's ❑ C.A.S. ❑ Doctorate

EXPECTED GRADUATION DATE Month __ Year 19__
When do you expect to begin classes? ❑ Summer Quarter 1988 ❑ Fall Quarter 1988 ❑ Winter Quarter 1989 ❑ Spring Quarter 1989
EXPECTED ENROLLMENT ❑ Full-Time ❑ Part-Time: Number of Credit Hours __

❑ New Student ❑ Returning Student ❑ College Transfer Student University I.D. Number _____

RETURNING STUDENTS Have you ever received financial aid at this university? ❑ Yes ❑ No Which years? _____

Most institutions ask financial aid applicants to complete an institutional financial aid application. Although the institutional application often obtains some information that is also reported on an AFSA or need analysis service application, this form allows the institution to gather information on the student before the need analysis report is received.

COLLEGE TRANSFER STUDENTS You must request a financial aid transcript be forwarded to this university by your previous colleges whether you received financial aid or not. You may obtain transcript request forms in the Financial Aid Office.

	Name of Last College Attended	Attendance Dates	Did you receive financial aid?
1.		19___ to 19___	❑ Yes ❑ No
	Name of Previous College Attended	Attendance Dates	Did you receive financial aid?
2.		19___ to 19___	❑ Yes ❑ No
	Name of Previous College Attended	Attendance Dates	Did you receive financial aid?
3.		19___ to 19___	❑ Yes ❑ No

☛ SECTION 3 - EMPLOYMENT INFORMATION

Are you now employed? ❑ Yes ❑ No Employer _____

Employer's Address Number & Street City State Zip Code

Average number of hours worked per week ___ Hourly rate of pay $___ /hour

Will you continue this employment while enrolled? ❑ Yes ❑ No How many hours per week? ___

Will you need a job while in college? ❑ Yes ❑ No

If yes, list jobs previous held as well as work skills/aptitudes you possess _____

_____

_____

☛ SECTION 4 - FAMILY INFORMATION

CHILDREN Number of dependent children for whom you are responsible ___ Ages of these children _____

SPOUSE Name _____ Age ___ Tel Number (__) __ - ___

Spouse's address Number & Street Apt. Number City State Zip Code

Is spouse employed? ❑ Yes ❑ No Employer _____

Employer's Address Number & Street City State Zip Code

Has spouse applied for financial aid? ❑ Yes ❑ No At what institution? _____

Is spouse receiving veterans benefits? ❑ Yes ❑ No

PARENTS or GUARDIAN or NEAREST RELATIVE (circle) Names _____ Tel Number (__) __ - ___

Address Number & Street Apt. Number City State Zip Code

If the applicant has attended another school, the financial aid administrator must request a Financial Aid Transcript from that school.

☛ SECTION 5 - STUDENT RESOURCES

CHECK RESOURCES	FILL OUT THE MONTHLY AMOUNT
❑ B.I.A./Tribal	$_____
❑ Veterans Benefits	
❑ G.I. Bill	$_____
❑ Dependent Benefits	$_____
❑ Disability	$_____
❑ Other (Specify) _____	$_____
❑ Social Security	$_____
❑ Public Assistance	$_____
❑ Vocational Rehabilitation	$_____
❑ Alimony/Child Support	$_____
❑ Unemployment	$_____
❑ Scholarships	$_____
❑ Other (Specify) _____	$_____

Have you submitted the Application for Federal Student Assistance (AFSA)? ❑ Yes ❑ No
Date AFSA submitted _____

I certify that the information provided on this form is true and correct.

Signature of Student _____ Date _____

Many institutional applications will ask the student if he or she has filed the AFSA, FAF, FFS, or state aid application. Students who indicate that they have not filed one of these forms may be asked to file one immediately. The school in this example requires students to file the AFSA.

ADMINISTRATIVE ACTION RECORD

Student's Name_____ Social Security #_____

Administrator: Date: Award Year:

Subject:

Action Taken:

Administrator: Date: Award Year:

Subject:

Action Taken:

Administrator: Date: Award Year:

Subject:

Action Taken:

This document provides a "history" for each student's file of the administrative actions taken by the financial aid office. Auditors and program review staff find documentation of this kind very helpful in following events such as adjustments to awards or loss of eligibility.

STUDENT CONTACT RECORD

Name _____ Social Security Number _____

Date _____ Purpose _____

Counselor _____

Call _____ Visit _____

Name _____ Social Security Number _____

Date _____ Purpose _____

Counselor _____

Call _____ Visit _____

Name _____ Social Security Number _____

Date _____ Purpose _____

Counselor _____

Call _____ Visit _____

This form records telephone conversations and interviews with the applicant and the applicant's family. Entries would record counseling, instructions given to the applicant or the applicant's family, verbal requests for materials made by the financial aid office, and other information communicated between the applicant and the financial aid administrator.

TRACKING WORKSHEET
19____ -19____AWARD YEAR

STUDENT'S NAME_____ Social Security Number_____

Date of admission to the program_____ Continuing student_____
Attendance expected for: Summer____ Fall____ Spring____ Summer____
Projected enrollment status: F/T___ 3/4___ 1/2___ less-than-half-time ___

Has the student attended another institution?_____ Financial Aid Transcript(s) Required?_____

List the institutions previously attended: F.A.T. received?

_____ _____
_____ _____
_____ _____
_____ _____

Does the student owe a refund of a Title IV grant received for attendance at any institution?_____
Is the student in default on a Title IV loan received for attendance at any institution?_____
Date of last review of satisfactory academic progress_____
Is student maintaining satisfactory academic progress?_____

For each point below, indicate date of receipt or actions taken:

_____Institutional Application rec'd
_____Statement of Educational Purpose rec'd
_____Statement of Draft Registration Status rec'd
_____Certification on Refund and Default Status rec'd
_____Need Analysis Document rec'd
  _____Complete?
  _____Signed?
  _____Verified?
  _____Reprocessing required/student notified?
_____Corrected Need Analysis Document rec'd
_____Pell Grant SAR rec'd
  _____Eligible SAR?
  _____Corrections required?
  _____Final SAR rec'd?
  _____Verified?
_____Stafford Loan Application rec'd Date processed_____ (Mark here if unable to process__)

You should plan a tracking worksheet carefully, taking all significant steps into consideration. Trace a student's application as it moves through the processing stages in your office. Note that this tracking sheet includes verification tracking also. If the school uses a separate verification check-list, it would not need to include verification tracking on this form.

Verification required?_____ Date all documents rec'd_____.
List items and documents:

_____ - _____
_____ - _____
_____ - _____
_____ - _____
_____ - _____
_____ - _____
_____ - _____

_____Date Verification completed (Mark here if never completed____)

_____Date Award Letter sent _____Date Award Letter returned
_____Awards approved for payment? _____Enrollment in eligible program confirmed?

REQUEST FOR MATERIALS

Dear Financial Aid Applicant,

I have received the application for financial aid which you filed with the _____ (processor). In order to complete the application process, please submit the following document(s) to the Financial Aid Office as soon as possible:

_____ Signed copy of 1987 U.S. Income Tax Return (___parent's, ___student's)

_____ Statement that a U.S. Income Tax Return for 1987 was not filed and will not be filed, and that all information on the Pell Grant Student Aid Report is correct

_____ Verification from the Social Security Administration of student and family Social Security benefits received in 1987

_____ --------School Application for Financial Aid

_____ Financial Aid Transcript(s) from previously attended postsecondary school(s)

_____ Documentation of _____(state/county/city) residency

_____ Signed copy of your Award Letter which was to be returned to the Financial Aid Office

_____ Other_____

Thank you for your cooperation in this matter. Financial aid will not be disbursed until all materials requested above have been submitted to this office.

Sincerely,

Financial Aid Administrator

A form letter requesting materials from the aid applicant is often considered essential. You may tailor the one used by your office to include those items most frequently needed.

REQUIRED VERIFICATION ITEMS FOR DEPENDENT STUDENT

Expected Family Contribution Determined From:		*Base Year Data*[1]						
		AGI	Tax Paid	Social Security Benefits	Child Support	Other Untaxed Income from Tax Return[2]	Household Size	Number in Post-Secondary Education
SAR SAI	PARENTS' DATA							
	APPLICANT'S (AND SPOUSE'S) DATA							
SAR FC	PARENTS' DATA							
	APPLICANT'S (AND SPOUSE'S) DATA							
ACT, CSS, ISSC, or PHEAA	PARENTS' DATA							
	APPLICANT'S (AND SPOUSE'S) DATA							

1. *Estimated Year* income may be used in calculating the SAI and FC for *dislocated workers*. Verification of estimated year income is optional.
2. *Other Untaxed Income* may include untaxed payments to IRA and/or Keogh plans, foreign income exclusion, earned income credit, and interest on tax-free bonds.

This sample verification checklist can be used as a cover sheet for verification documents. It does not request information or signatures--it can be used to show those items that the student is required to verify, indicate whether a reporting error was found, and indicate the date the error or discrepancy was resolved

REQUIRED VERIFICATION ITEMS FOR INDEPENDENT STUDENT

Expected Family Contribution Determined From:		*Base Year Data*[1]							
		AGI	Tax Paid	Social Security Benefits	Child Support	Other Untaxed Income from Tax Return[2]	Household Size	Number in Post-Secondary Education	Independent Status[3] (If Applicant is under 24)
SAR SAI	APPLICANT'S (AND SPOUSE'S) DATA								
SAR FC	APPLICANT'S (AND SPOUSE'S) DATA								
ACT, CSS, ISSC, or PHEAA	APPLICANT'S (AND SPOUSE'S) DATA								

3. *Independent Status* may need to be verified by checking parents' income tax returns.

SATISFACTORY ACADEMIC PROGRESS REPORT

Student's Name _____ Social Security Number_____
Date_____ Period Reviewed _____to_____

Years	1	2	3	4	5	6	7	8
F/T	32	64	96					
3/4	18	36	54	72	90	96*		
1/2	12	24	36	48	60	72	84	96

*96 credits must be completed in 5.5 years

o Use the following for students who have attended consistently at F/T, 3/4 or 1/2 time status:
Student's status for all three terms_____
Number of years allowed_____
Total required credits:_____
Total the credits actually earned by the student:_____
(When determining the number of credits the student has earned toward completion of the program, refer to the instructions on page 35 of the Policies and Procedures Guide.)

o If the student has attended at more than one enrollment status, use the following calculation:

A F/T student must average 10.6 credits each quarter.
A 3/4-time student must average 6 credits each quarter.
A 1/2-time student must average 4 credits each quarter.

Student's enrollment status for each of three quarters:

_____ _____ _____
1st Qtr 2nd Qtr 3rd Qtr

What is the number of credits required for each status?

_____ _____ _____
1st Qtr 2nd Qtr 3rd Qtr

Total required credits:_____
Total the credits actually earned by the student:_____
(When determining the number of credits the student has earned toward completion of the program, refer to the instructions on page 35 of the Policies and Procedures Guide.)

- The institution using this report is on the quarter system, offers a 2-year degree, and evaluates a student's academic progress after 3 terms of attendance on at least a half-time basis. A full-time student normally completes the degree in 2 years. However, the satisfactory academic progress policy allows a full-time student to complete the degree in 3 years. This report has separate areas for determining the progress of students who 1) have maintained full-time, 1/2-time, or 3/4-time status for all 3 terms, or 2) have attended 3 terms at more than one enrollment status. Institutional policies may differ significantly from the one shown here--the important point to remember in developing a satisfactory academic progress form is to show clearly how the evaluation was made. Note that this form tells the aid administrator to go to a specific page of the policies and procedures guide for further instructions.
- For students taking more than 2 years to complete the degree, the report would include a check at the end of the second academic year or its equivalent, to ensure that the student had *either* a "C" average or its equivalent *or* academic standing consistent with the school's graduation requirements.

_____ "C" average *or* _____ Standing consistent with graduation (at the end of 2 years of study)

_____ The student has not maintained satisfactory academic progress.
The student must complete_____credits to meet the satisfactory academic progress standards. Date student notified_____

_____ I certify that the student has maintained satisfactory academic progress.

_____ _____
Signature of the financial aid administrator Date

AWARD RECORD SHEET

DATE _____

	Accept/ Reject		Student	FALL				SPRING				
				Pell	SEOG	Perkins	CWS	Pell	SEOG	Perkins	CWS	TOTAL
1			A									
2			B									
3			C									
4			D									
5			E									
6			F									
7			G									
8			H									
9			I									
10			J									
11			K									
12			L									
13			M									
14			N									
15			O									
16			P									
17			Q									
18			R									
19			S									
20			T									
21			U									
22			V									
23			W									
24			X									
25			Y									
26			Z									
			TOTAL									

The aid administrator needs to know how much of the current amount awarded for each program will be used by students. Amounts which have been declined may be reawarded. These sheets are planning tools which monitor the acceptance of awards. Actual expenditures are not known until the fiscal office reports net amounts that actually have been disbursed. The aid administrator will monitor both the acceptance of awards and the amounts actually disbursed to students.

FUND MANAGEMENT SHEET

				Budget	Awarded	Accepted	Rejected	Encumbered	Balance
1									
2									
3									
4									
5			**3/1/88**						
6			Pell						
7			SEOG						
8			Perkins						
9			CWS						
10			TOTALS						
11									
12									
13									
14									
15			**4/1/88**						
16			Pell						
17			SEOG						
18			Perkins						
19			CWS						
20			TOTALS						

Budget: Total amount of funds anticipated to be available for awards to students.

Awarded: Total amount of program funds offered to students
= Acceptances + Rejections + Encumbrances

Accepted: Total amount of awarded funds which have been accepted by students.

Rejected: Total amount of awarded funds which students have declined to accept.

Encumbered: Total amount of funds committed to students which have not been accepted or declined.

Balance: The balance = Budget - (Acceptances + Encumbrances)

PACKAGING WORKSHEET

STUDENT'S NAME_____ Social Security Number_____

Total Cost of Attendance $_____
Budget Code____

Total Family Contribution $_____
Pell____ FAFNAR____ CFAR____

Student Need $_____

Financial Aid Awards:

Pell Grant	$_____
SEOG	$_____
Perkins	$_____
CWS (Academic Year)	$_____
CWS (Summer)	$_____
Stafford	$_____
SSIG	$_____
Institutional Scholarship	$_____
Other	$_____

Total Award $_____

_____ _____
Financial Aid Administrator Date

Changes _____
_____
_____

_____ _____
Financial Aid Administrator Date

Federal regulations require the institution to show how a student's need was met. The packaging worksheet, or a comparable data record in a computer system, documents how need was met. To record adjustments, some forms are designed with space for multiple computations (showing the date of each). Other aid offices establish a procedure for completion of a second form, requiring an indication that the second form represents a revision and also requiring the date of the revision. This form allows plenty of space to show a recalculation to the right of the original entries, and requires the administrator making the changes to indicate the date of the revision.

AWARD LETTER------19_-_ AWARD YEAR

Name_____ Social Security Number_____ Date_____

This Financial Aid Award Letter is valid for:
Summer 19____ Fall 19____ Spring 19____ Summer 19____

Please take note of the following:

1. This Financial Aid Award Letter supersedes any previous award letter. Bring this Financial Aid Award Letter to the (Name of Campus) Financial Aid Office if you have any questions.
2. This financial aid award is NOT VALID until you sign and date in the space on Page ii of this form and return it to the (Name of Campus) Financial Aid Office, retaining the yellow student copy for your records. This Award Letter must be returned by (Date) or this award may be cancelled.
3. We reserve the right to modify your financial aid award(s) at any time due to changes in your financial aid eligibility or in the availability of our funding.

DETERMINATION OF YOUR FINANCIAL NEED: The following will help you understand the figures that were used in arriving at your financial need.

a. $_____ BUDGET CATEGORY: Dormitory Resident
If your living arrangements during the academic year are going to be different from that indicated next to "Budget Category," you must inform a financial aid advisor.

b. $_____ EXPECTED PARENTAL CONTRIBUTIONS: Calculated from the information provided on your student aid application, IRS 1040 (if applicable), and other documents.

c. $_____ EXPECTED STUDENT CONTRIBUTION: Combination of earnings (includes academic year earnings from September 1 to May 30), assets, spouse's income (if applicable), etc. Your student contribution is based on the figures below:
$_____ Earnings
$_____ Assets (cash, savings, investments, etc.)
$_____ Spouse's Contribution
$_____ Other

d. $_____ TOTAL FAMILY CONTRIBUTION: (b. + c.)

e. $_____ FINANCIAL NEED: (a. - d.)

FINANCIAL AID AWARDS	Summer 19___	Fall 19___	Spring 19___	Summer 19___	Total 19___	Student's Initials
Pell Grant (actual or estimated)	$_____	$_____	$_____	$_____	$_____	_____
SEOG	$_____	$_____	$_____	$_____	$_____	_____
Perkins Loan	$_____	$_____	$_____	$_____	$_____	_____
Stafford Loan	$_____	$_____	$_____	$_____	$_____	_____
Other Aid: _____	$_____	$_____	$_____	$_____	$_____	_____
Scholarship	$_____	$_____	$_____	$_____	$_____	_____
College Work-Study ___hours/week	$_____	$_____	$_____	$_____	$_____	_____
@$___/hour On Campus Off Campus						

Award Letter, Page i

Note: To continue receiving financial aid, a student must maintain satisfactory academic progress as defined in this institution's Financial Aid Handbook.

_____Director of Financial Aid

I accept the above awards that I have initialed. Furthermore, I understand that if I withdraw from the College before the end of the tuition refund period, my awards will be revised or cancelled depending upon when withdrawal takes place and the final costs for the period I attended. I understand that I will be responsible for all charges which I have incurred.

Date_____ Signature_____

Note: Please read the conditions below--they are important conditions of this award.

I decline all the above offers of aid.

Date_____ Signature_____

AWARD LETTER--CONDITIONS FOR RECEIVING FINANCIAL AID

Important information related to receiving student financial aid from _____ College.

1. Students are required to notify the Financial Aid Office in writing regarding any changes in their financial or academic status while attending _____ College.
2. Financial aid funds are disbursed on a semester-by-semester basis. Aid is credited to a student's business account at the college and the balance of the award, after the account is cleared, will be disbursed to the student after the seventh week from the first day of classes.
3. College Work-Study awards may not be credited to a student's account to pay tuition. Students will receive paychecks every two weeks. Students participating in the CWS program must see the Payroll Office to complete the necessary paperwork.
4. To continue receiving aid, a student must be registered for no less than 6 semester hours for the Pell Grant, Stafford Loan, and SLS programs, must sustain academic progress as defined in the Financial Aid Handbook, and must be in a degree or certificate program (matriculating). Each student is responsible for becoming familiar with the Academic Restriction Policy as outlined in the College Catalogue.
5. _____ College has permission to release my financial aid/academic transcript to the proper officials of scholarship agencies or organizations who wish to consider me as a recipient of their awards. Students receiving Public Assistance are responsible for reporting their student financial aid, including loans, to the Department of Social Services.
6. Students must reapply for aid each academic year.
7. Failure to return an award letter to the Financial Aid Office by the deadline will authorize the college to void aid awarded for the current semester.
8. The Award Letter lists aid from external resources that is taken into consideration in evaluating your financial need. Outside resources are included for you to verify the accuracy of the amount(s). Report any discrepancies regarding these resources to the Financial Aid Office.

STATEMENT OF EDUCATIONAL PURPOSE AND SELECTIVE SERVICE REGISTRATION STATUS, CERTIFICATION ON REFUND/DEFAULT STATUS, AND OTHER CERTIFICATIONS

Academic Period Covered by Award(s): July 1, 19 ____ - June 30, 19 ____

NOTE: You will not receive Title IV financial aid unless you complete the statements below.

a. I certify the information contained on my Financial Aid Application is true and correct to the best of my knowledge. I affirm that I will use any funds I receive under the Pell Grant, Supplemental Educational Opportunity Grant, College Work-Study, Perkins Loan, Stafford Loan, or SLS programs solely for expenses related to attendance at _____ (school).

b. __ I certify that I am not required to be registered with the Selective Service because:
   __ I am a female
   __ I have not reached my 18th birthday
   __ I was born before 1960
   __ I am in the armed services on active duty (NOTE: Members of the Reserves and National Guard are not considered on active duty.)
   __ I am a citizen of the Federated States of Micronesia, or a permanent resident of the Trust Territory of the Pacific Islands (Palau).

c. __ I certify that I am registered with the Selective Service.

d. I understand that I am responsible for repaying any funds that I receive which cannot reasonably be attributed to meeting my educational expenses related to attendance at this institution.

e. I further understand that the amount of my repayment will be based on regulations published by the Secretary of Education.

f. I certify that I do not owe a repayment on a Pell Grant, Basic Grant, Supplemental Educational Opportunity Grant, or State Student Incentive Grant that I received to attend any school. I further certify I am not in default on any loan received under the Perkins Loan program, the National Direct Student Loan program (formerly National Defense Student Loan program), the Stafford Loan program (formerly GSL), the SLS or PLUS loan programs, or the Federal Insured Student Loan program for attendance at any school.

g. I understand that my financial aid is subject to adjustment any time there is a change in my family's financial circumstances, or if additional financial information warrants such an adjustment. I understand that a drop or withdrawal from my courses may result in a decrease or cancellation of my financial aid awards. I understand that I must maintain satisfactory progress toward the completion of my program of study as defined by _____ (school). I authorize the Financial Aid Office to discuss my allocation and awards with other agencies from which I may be receiving assistance.

_____ _____
Signature Date

_____
Typed or Printed Name

In addition to listing the student's awards, an award letter generally includes information on the student's continued eligibility for the awards. Some institutions also prefer to show the determination of the student's financial need on this document. Note that this award letter asks the student to accept or decline each award, not just the SEOG and CWS awards. The Statement of Educational Purpose, Statement of Registration Status, and other certifications may also be obtained on the award letter. Two copies of the completed award letter are sent to the student; one is returned to the aid office and the other is kept by the student.

REJECTION LETTER

Dear Financial Aid Applicant,

We have reviewed your application for aid. We have given careful consideration to your request for assistance, including scholarships, grants, loans, and College Work-Study employment awarded by this office. From our evaluation, it would appear that your resources are sufficient to meet reasonable educational costs. Our assessment of your resources includes any contribution which might be expected from your parents as determined by the information on the financial statement, expectation of your own ability to earn minimal amounts through part-time employment, a percentage of savings or assets you may have accumulated, spouse's earnings, other scholarships you may have been awarded, etc. We regret that we will be unable to offer you any direct assistance for the 19__-__ academic year. If you have applied for a Pell Grant or a State Student Incentive Grant, you will receive separate notification concerning your eligibility for these programs.

If after considering your resources and expenses you believe that assistance of some type will be necessary for you to attend the University, we urge you to consider obtaining an SLS or PLUS loan through a participating commercial lending institution or your state lending agency. We are enclosing materials which describe these loan programs and application procedures.

You may also wish to investigate part-time work opportunities through the student employment office or the personnel office. Financial assistance may be available to you directly through your department or program, or through scholarships, grants, and loans offered by outside professional, business, and private organizations. Such aid frequently is based on superior academic performance and may or may not depend on financial need.

Finally, it is important to realize that the decision concerning your eligibility for aid is only as accurate as the financial information you submitted. Therefore, we suggest that you review this information and submit any corrections directly to this office if you find any errors or if your financial situation changes at any time in the future. The services of this office are available on an appointment basis for advice and consultation with unexpected financial problems whether or not you are receiving assistance from us.

If you have any questions about this decision or need further information, please feel free to contact this office.

Sincerely,

Financial Aid Administrator

This sample rejection letter may be sent to students who are not eligible for a the campus-based or Stafford Loan programs. Their eligibility was determined by a calculation of the student's need and by the institution's packaging policy. In some cases, the student may be eligible for an SLS/PLUS loan only (SLS/PLUS loans are not need-based). Notice that this letter encourages the applicant to review the accuracy of the financial information reported.

STUDENT MASTER RECORD–SIDE 1: IN-SCHOOL STUDENT, CURRENT YEAR

STUDENT'S NAME_____ ID Number_____
Date of Birth_____ Sex___ Race_____ Social Security Number_____
Local Address_____ Phone #_____

Permanent Address_____ Phone #_____

PERPETUAL INFORMATION

1. Enrollment Dates_____
2. Source of Recruitment_____
3. High School Test Scores_____ 4. High School Rank_____
5. Transfer Student?_____ 6. Date FAT Received_____

CURRENT YEAR INFORMATION--MISCELLANEOUS

1. Family Income $_____ 2. Family Contribution $_____ 3. Need $_____
4. Independent Student?_____ 5. Satisfactory Progress?_____
6. Pell Grant SAR Received_____ 7. Verification Status_____
8. Student Aid Index_____ 9. Date SAR to Fed_____
10. Student Less Than 1/2-Time?_____

CURRENT YEAR INFORMATION--AWARDS

	Annual Awards	Amount(s) Disbursed	Date(s) Disbursed	Award Balance	Miscellaneous Notes
Pell Grant	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
SEOG	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
Perkins Loan	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
Stafford Loan	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
Other Awards	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
	---------	---------	---------	---------	---------
CWS--On/Off Campus					
–Month #	---------	---------	---------	---------	---------
–Month #	---------	---------	---------	---------	---------
–Month #	---------	---------	---------	---------	---------
–Month #	---------	---------	---------	---------	---------
–Month #	---------	---------	---------	---------	---------
–Month #	---------	---------	---------	---------	---------
YEAR TOTALS					
	========	========	========	========	========

STUDENT MASTER RECORD–SIDE 2: IN-SCHOOL STUDENT, PRIOR YEARS

STUDENT NAME_____ ID Number_____

PRIOR YEAR MISCELLANEOUS INFORMATION--19__-__

1. Family Income $_____ 2. Family Contribution $_____ 3. Need $_____
4. Independent Student?_____ 5. Satisfactory Progress?_____
6. Pell Grant SAR Received_____ 7. Verification Status_____
8. Student Aid Index_____ 9. Date SAR to Fed_____
10. Student Less Than 1/2-Time?_____

PRIOR YEAR AWARD INFORMATION--19__-__

	Annual Awards	Amount(s) Disbursed	Award Balance	Miscellaneous Notes
Pell Grant	_____	_____	_____	_____
SEOG	_____	_____	_____	_____
Perkins Loan	_____	_____	_____	_____
Stafford Loan	_____	_____	_____	_____
CWS–On Campus	_____	_____	_____	_____
Other Awards	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
YEAR TOTALS	========	========	========	

PRIOR YEAR MISCELLANEOUS INFORMATION--19__-__

1. Family Income $_____ 2. Family Contribution $_____ 3. Need $_____
4. Independent Student?_____ 5. Satisfactory Progress?_____
6. Pell Grant SAR Received_____ 7. Verification Status_____
8. Student Aid Index_____ 9. Date SAR to Fed_____
10. Student Less Than 1/2-Time?_____

PRIOR YEAR AWARD INFORMATION--19__-__

	Annual Awards	Amount(s) Disbursed	Award Balance	Miscellaneous Notes
Pell Grant	_____	_____	_____	_____
SEOG	_____	_____	_____	_____
Perkins Loan	_____	_____	_____	_____
Stafford Loan	_____	_____	_____	_____
CWS–On Campus	_____	_____	_____	_____
Other Awards	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
YEAR TOTALS	========	========	========	

STUDENT MASTER RECORD–SIDE 3: NO LONGER IN ATTENDANCE

STUDENT'S NAME_____ ID Number_____
Date of Birth_____ Sex___ Race_____ Social Security Number_____
Local Address_____ Phone #_____

Permanent Address_____ Phone #_____

STUDENT NO LONGER IN ATTENDANCE

Reason No Longer in Attendance_____
Date Stafford Lender(s) Notified_____ Lender Name(s)_____
Date SLS Lender(s) Notified_____ Lender Name(s)_____
Date Perkins Exit Interview Completed_____
Date Stafford Exit Interview Completed_____
Date SLS Exit Interview Completed_____
Transcript Hold_____ Transcript Released_____

REFUND/REPAYMENT

	Amount(s) Recovered	Date(s) Recovered	Reference Document(s)	Notes
Pell Grant	_____	_____	_____	_____
SEOG	_____	_____	_____	_____
Perkins Loan	_____	_____	_____	_____
Other Awards	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

Stafford Loan: Amount of Any Refund $_____ Date Refund Sent to Lender_____

The student master record shows all aid received by the student for attendance at the institution. The information is recorded by award year. While an award letter records the amounts awarded to a student, the master record reports the amounts actually paid. Financial Aid Transcripts must reflect the information reported here. This student master record is presented in a format that can easily be computerized. However, it can also be used for manual recordkeeping.

DATA ENTRY FORM

STUDENT'S NAME_____ ID Number_____

Date of Birth_____ Social Security Number_____

Address_____

Street Apt. City State Zip

Date	Entered By	Add Record	Modify Record	Award Year	Term (F, S, Su)	Award Program	Amount

This form would be kept in each financial aid recipient's file. Each time a disbursement, adjustment, or refund is authorized by the financial aid office, an entry is made on the student's data entry form, and the form is used by the computer operator to enter the data into the computer system. In our example, the student's Pell Grant of $1,050 was entered on 9/2/88. An adjustment was entered (a reduction of $263) on 9/10/88. The reason for the adjustment would be explained in the student's file (see the sample Administrative Action Record).

MEMORANDUM–REQUEST FOR DISBURSEMENT

MEMORANDUM

DATE: 12/31/88

TO: Richard Hardy, Comptroller

FROM: Bernard Brady, Director of Financial Aid

RE: Pell Grant Disbursements for the Spring Term

The following disbursements may be made as payment of Pell Grants for the Spring term 1988-89. Disbursements should be made to each student's account as payment for tuition and fee charges. If a credit balance results from this disbursement, please write a check to the student for the amount in excess of the amount due, and record the transaction below. Please return a duplicate of the completed form to the financial aid office.

Name	Social Security #	Pay-ment	Amount Credited	Amount Paid to Student by Check	Check Number
Ahmed, Mohammed	223-60-7980	$700	$700	$ 0	
Brittany, Amanda	321-66-0987	$700	$250	$450	#3270
Byner, Joseph	220-70-5554	$350	$300	$ 50	#3271
Carnell, Batina	332-67-0010	$525	$525	$ 0	

This disbursement memorandum could be adapted easily to request adjustments or refunds. The form should identify key elements: the student, the student's ID number, the Title IV program(s), the term or payment period, and the amount. This form is designed in duplicate so that a copy can be returned to the financial aid office indicating completion of the disbursements. The return copy will also show the check numbers of the disbursement checks. The financial aid office which designed this form found the item helpful in tracking transactions. Note that the data on this form are fictional--they are included to illustrate its use more clearly.

REFUND CALCULATION FORM--NO CASH DISBURSED TO THE STUDENT

This form is to be used when no cash was disbursed to the student as a Title IV award, with the exception of a CWS payroll check or Stafford/SLS disbursement.

_____	_____	_____	_____
Student's Name	ID #	Term of Withdrawal	Withdrawal Date

CALCULATION OF THE MAXIMUM REFUND: (check one)

The student withdrew during the first 2 weeks of classes. The applicable rate is 80%. _____

The student withdrew during the third week of classes. The applicable rate is 60%. _____

The student did not withdraw during the refund period and is not due a refund. _____

total tuition* charges		percentage rate		maximum refund	tuition not refundable
$_____	x	_____%	=	$_____	$_____

(*fees are not refundable)

AMOUNT THE SCHOOL WILL RETAIN:

fees	+	tuition not refundable	=	amount school retains (A)
$_____	+	$_____	=	$_____ (A)

PAYMENTS MADE FOR THE TERM:

by student $_____

by Pell Grant _____

by Stafford check _____ ($_____ payment period award)

by Perkins check _____

by SEOG _____

by SSIG _____

by scholarship _____

other _____

total payments (B) _____

REFUND:

total payments made $_____

total due school (A) - _____

refund (C) = $_____

Side 1 of the sample form records all essential information about the calculation of the refund to Title IV programs when aid was credited to the student's account. Side 2 shows the distribution policy of the school being put into effect. Of course, your institution would need to develop a form of its own to incorporate its unique policies. All refund calculation forms should show clearly both the steps of the calculation and the refund distribution.

FORMULA TO DETERMINE REFUND TO TITLE IV PROGRAMS:

(X) total Title IV aid (exclusive of CWS earnings) = $_____ =
(Y) total aid to student (exclusive of CWS earnings) $ _____%

_____% x (C)_____ = (D)_____
(refund) (portion returned to Title IV)

(X) = + + + + = $_____

(Y) = + + + + = $_____

Refund, No Cash Disbursed, Side 1

CALCULATION OF AWARD RETURNS TO TITLE IV PROGRAMS

Amounts returned cannot exceed the awards in each program for the period.

$_____ SEOG refund to account (100% of award if possible)
check if only partial return possible ___

+_____ Perkins Refund to account (100% of award if possible)
check if only partial return possible ___

+_____ SSIG refund to account (100% of award if possible)
check if only partial return possible ___

+_____ Amount returned to Stafford lender

+_____ Amount returned to SLS lender

+_____ Pell refund to account (100% of award if possible)
check if only partial return possible ___

_____

=_____ TOTAL refunded to Title IV accounts, must equal (D)

+_____ Amount returned to (School) Scholarship (100% of award if possible)
check if only partial return possible ___

+_____ Amount returned to (State) Scholarship fund (100% of award if possible)
check if only partial return possible ___

+_____ Amount returned to matching contributor for SSIG (100% of award if possible)
check if only partial return possible ___

_____

=_____ TOTAL AMOUNT REFUNDED TO AID PROGRAMS

$_____ Refund to Student (if none, enter 0)

_____Signature of Aid Administrator _____ Date

Refund, No Cash Disbursed, Side 2

REFUND CALCULATION FORM–CASH DISBURSED TO THE STUDENT

This form is to be used when cash was disbursed to the student as a Title IV award, with the exception of a CWS payroll check or Stafford Loan/SLS disbursement.

_____	_____	_____	_____
Student's Name	ID #	Term of Withdrawal	Withdrawal Date

CALCULATION FOR RETURN OF CASH DISBURSEMENTS TO THE PROGRAMS:

How many weeks did the student attend during the term?_____
(Each term is 10 weeks long)

# weeks of attendance / 10	=	percentage of cash disbursement to be *retained* by student	=	_____%

Total cash disbursed		percentage above		Amount retained by student
$_____ (A)	x	_____ %	=	$_____ (B)

Total cash disbursed		Cash retained by student		Amount to be refunded to school
$_____ (A)	–	_____ (B)	=	$_____ (C)

TO THE STUDENT--IMPORTANT NOTICE:

The calculation above shows you must repay the amount of (C) $_____ to the _____ (school) immediately. The College will refund that payment to the student aid programs from which you received payment. Failure to repay this amount will prevent you from receiving financial aid at this or any other postsecondary institution. Your signature on the Statement of Educational Purpose, obtained before the award was made to you, bound you to such repayment.

Date upon which this calculation is based _____ (this is the last date of attendance for term).

Separate rules apply to Title IV refunds where cash was disbursed to the student (other than Stafford or SLS loan or CWS funds). For this reason, a separate calculation sheet has been designed. In this example, the term is 10 weeks long. The refund is based on the number of weeks attended during the 10-week term. If this form is printed in duplicate, one copy can be sent to the student and the second copy placed in the student's file.

APPENDIX B

OUTLINE OF A POLICIES AND PROCEDURES MANUAL

Section I. Student Financial Aid

A. Introduction
   1. The need for student financial aid
   2. A history of federal government assistance to institutions of higher education
   3. A history of student financial aid at the institution

B. The philosophy of student financial aid at the institution
   1. Purpose of financial aid
   2. Types of students served
   3. General qualifications of students seeking financial assistance
   4. General description of division of responsibilities and authority

C. Types of Aid Available
   1. Federal
      a. College Work-Study Program
         1. Purpose
         2. Eligibility
         3. Determination of need after application
         4. Job classifications
         5. Student agreement and statement of educational purpose
         6. Supervision
         7. Maximum hours
         8. Payment procedures
      b. Pell Grant
         1. Purpose
         2. Eligibility
         3. Determination of need
         4. Student statement of educational purpose
         5. Amount of grant
         6. Disbursement procedures
      c. Supplemental Educational Opportunity Grant
         1. Purpose
         2. Eligibility
         3. Determination of need after application
         4. Amount of grant
         5. Disbursement procedures
      d. Perkins Loan (formerly National Direct Student Loan, or NDSL)
         1. Purpose
         2. Eligibility
         3. Determination of need after application
         4. Amount of loan
         5. Disbursement procedures
         6. Exit interview procedures

2. State
   a. Title (#1)
      1. Purpose
      2. Identification
      3. Eligibility
      4. Amount
      5. Disbursement procedures
   b. Title (#2)
   c. *Etc.*
3. Institutional
   a. Institutional Scholarships
      1. Identification
      2. Purpose
      3. Eligibility
      4. Amount
      5. Disbursement procedures
   b. Institutional Loans
      1. Identification
      2. Purpose
      3. Eligibility
      4. Amount of loan
      5. Disbursement procedures
4. Other
   a. Title (#1)
      1. Identification
      2. Purpose
      3. Eligibility
      4. Amount
      5. Disbursement procedures
   b. Title (#2)
   c. *Etc.*

Section II. Financial Aid Office Procedures

A. Purpose for the Office

B. Administrative Structure
   1. President (Chancellor)
   2. Financial Aid Committee
      a. Composition
      b. Specific responsibilities
      c. Activity supervisor
   3. Financial Aid Administrator
      a. General job description
      b. Specific responsibilities
      c. Activity supervisor
   4. Assistant Financial Aid Administrator
      a. General job description
      b. Specific responsibilities
      c. Activity supervisor
   5. Office Secretary
      a. General job description
      b. Specific responsibilities
      c. Activity supervisor

6. Student Assistants
   a. General job description
   b. Specific responsibilities
   c. Activity supervisor

C. Procedure for Processing, Recordkeeping, Reporting
   1. College Work-Study (application-completion)
   2. Pell Grant (student eligibility report-grant)
   3. Supplemental Educational Opportunity Grant (application-grant)
   4. Perkins Loan (application-loan)
   5. Institutional scholarships (application-award)
   6. Institutional loans (application-loan)
   7. Other sources of funds

Section III. Business Office Procedures

A. Purpose for the Office
   1. General
   2. As related to student financial aid

B. Administrative Structure
   1. President (Chancellor)
   2. Financial Aid Committee (described here in relation to the Business Office)
   3. Treasurer (Controller; job description only if related to student financial aid)
   4. Business Manager
      a. General job description
      b. Specific responsibilities as related to student financial aid
      c. Activity supervisor
   5. Chief Accountant (Bookkeeper)
      a. General job description
      b. Specific responsibilities as related to student financial aid
      c. Activity supervisor
   6. Cashier
      a. General job description
      b. Specific responsibilities as related to student financial aid
      c. Activity supervisor
   7. Other personnel (working with financial aid)
   8. Student Assistants (working with financial aid)

C. Procedure for Processing, Recordkeeping, Reporting
   1. College Work-Study
   2. Pell Grant
   3. Supplemental Educational Opportunity Grant
   4. Perkins Loan
   5. Institutional scholarships
   6. Institutional loans
   7. Other sources of funds

(The person in charge of preparing the manual may wish simply to describe the duties of all those involved in the financial aid activities of both offices as they presently exist, review these descriptions for duplication of work, remove the duplication, and then write up the job description and specific responsibilities in final format.)

Section IV. A Calendar of Activities

Included at this spot in the manual should be a current school-year calendar (to be updated each year, of course) listing all of the events related to the administration of the student financial aid program. The calendar will serve as a means of planning the coming year (for example, *this* is the deadline date for applications, *this* is when we will get the aid letters to the students, *these* are the College Work-Study payroll dates, *etc.*) and as a control over current activities (for example, *this* is when we *wanted* to have it done, *this* is when it *was* done). The calendar here might be a miniaturization of a wall calendar, duplicated copies of which are displayed in the office of the Student Financial Aid Administrator and the office of the Business Manager.

Section V. Annual Operational Evaluation

A. Student Financial Aid Office
   1. Structure and staffing
   2. Application and award cycles
   3. Reporting phases
   4. Coordination with Business Office, Chancellor, Admissions, *etc.*
   5. Other

B. Business Office
   1. Structure and staffing with relationship to Financial Aid Office
   2. Processing of student awards
   3. Recordkeeping
   4. Reporting
   5. Coordination with Financial Aid Office

Section VI. Illustrated Forms (Incomplete Listing)

A. Application for Financial Aid
B. Application for Extension of Financial Aid
C. Need Assessment Forms
D. Sample Student Notification-Acceptance Letters
E. Student Master Record
F. CWS Pay Rate Schedule
G. CWS Compensation Sheet
H. CWS "Clock" Card
I. CWS Payroll Voucher
J. Off-Campus Work-Study Agreement
K. Perkins Loan Promissory Note
L. Perkins Loan Summary Report
M. Perkins/Stafford/SLS Loan Exit Interview Check List
N. Institutional Loan Agreement
O. *Etc.*

As mentioned previously, the above forms should be keyed to a description of the flow of paperwork through the offices as discussed for each of the financial aid programs.

APPENDIX C

SAMPLE EXCERPT FROM A POLICIES AND PROCEDURES MANUAL

Policies and Procedures: **Registration**
Awarding for Term
Billing

Two separate procedures are involved in billing students for a term.

One procedure notifies the student of his or her class schedule for the term, the total charges and deductions (if any) for a scholarship or other financial aid, and the amount the student is responsible for paying.

This first procedure is handled by the registrar and the financial aid administrator (FAA).

The second procedure is handled by the business officer and involves actual posting of charges to the student's account.

Financial aid is usually posted to the student's account at the same time charges are posted. The financial aid office submits memoranda to the business officer in a separate procedure, directing him or her to transfer funds from the federal account to the school's operating account and to post disbursements to the student's account.

There is often a delay between the posting of charges and the posting of financial aid disbursements to students' accounts. Preregistration may take place as much as one month before the beginning of classes. Transfers of federal funds cannot take place until the third week before classes. Transfers of federal funds are delayed further to avoid the adjustments necessary when students change their class schedules. As schedule changes are frequent during the period between preregistration and the end of the refund period, actual financial aid fund transfers are usually held until the first week of classes. Adjustments to those transfers will be made if the student then makes a schedule change during the refund period. It is the financial aid office's policy to recalculate Pell and SEOG awards if 1) a schedule change occurs after the student has begun attendance in each of his or her classes, and 2) the change is made before the end of the refund period.

The institution has established a separate account for federal funds. It has established a policy for timing the transfer of federal funds to the institution's operating account.

APPENDIX D

SAMPLE QUESTIONS AND ANSWERS FROM A STUDENT CONSUMER PUBLICATION

When will I be paid my Pell Grant?

You'll be paid once every payment period. You will receive a credit to your account after the first week of classes, and if you have completed 450 hours by the end of the fourth month, you'll receive another credit to your account.

What happens if I can't complete 450 hours by the end of the first payment period?

You'll be allowed to complete 450 hours, but your account won't be credited with another Pell Grant payment until you have completed 450 hours. You are allowed six absences that would otherwise be counted toward your 450 hours.

Can I lose financial aid?

Yes. You must maintain satisfactory academic progress in order to receive a second payment. Your progress will be checked according to federal requirements and our institutional policy after you have completed the first 450 hours of the program. The satisfactory academic progress policy is provided for your review on page __.

Many institutions find this simple question and answer format effective in publications for students.

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☆ U.S. GOVERNMENT PRINTING OFFICE : 1988 O - 202-546 (Book #171)

REGIONAL OFFICES OF STUDENT FINANCIAL ASSISTANCE

REGION I
(CT, ME, MA, NH, RI, VT)

Office of Student Financial Assistance
U.S. Department of Education
J.W. McCormack Post Office and Courthouse
5 Post Office Square, Room 510
Boston, Massachusetts 02109
(617) 223-9338

REGION II
(NJ, NY, PR, VI, CANAL ZONE)

Office of Student Financial Assistance
U.S. Department of Education
26 Federal Plaza, Room 3954
New York, New York 10278
(212) 264-4426

REGION III
(DE, DC, MD, PA, VA, WV)

Office of Student Financial Assistance
U.S. Department of Education
3535 Market Street, Room 16200
Philadelphia, Pennsylvania 19104
(215) 596-0247

REGION IV
(AL, FL, GA, KY, MS, NC, SC, TN)

Office of Student Financial Assistance
U.S. Department of Education
101 Marietta Tower, Suite 2203
Atlanta, Georgia 30323
(404) 331-4171

REGION V
(IL, IN, MI, MN, OH, WI)

Office of Student Financial Assistance
U.S. Department of Education
401 South State Street, Room 700-D
Chicago, Illinois 60605
(312) 353-8103

REGION VI
(AR, LA, NM, OK, TX)

Office of Student Financial Assistance
U.S. Department of Education
1200 Main Tower Building, Room 2150
Dallas, Texas 75202
(214) 767-3811

REGION VII
(IA, KS, MO, NE)

Office of Student Financial Assistance
U.S. Department of Education
10220 North Executive Hills Blvd., 9th Floor
P.O. Box 901381
Kansas City, Missouri 64190
(816) 891-8055

REGION VIII
(CO, MT, ND, SD, UT, WY)

Office of Student Financial Assistance
U.S. Department of Education
1961 Stout Street, 3rd Floor
Denver, Colorado 80294
(303) 891-3676

REGION IX
(AZ, CA, HI, NV, AS, GUAM, PACIFIC ISLANDS)

Office of Student Financial Assistance
U.S. Department of Education
50 United Nations Plaza, Room 270
San Francisco, California 94102
(415) 556-5689

REGION X
(AK, ID, OR, WA)

Office of Student Financial Assistance
U.S. Department of Education
2901 Third Avenue, Room 100
Seattle, Washington 98121
(206) 442-0493